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The Black Cat

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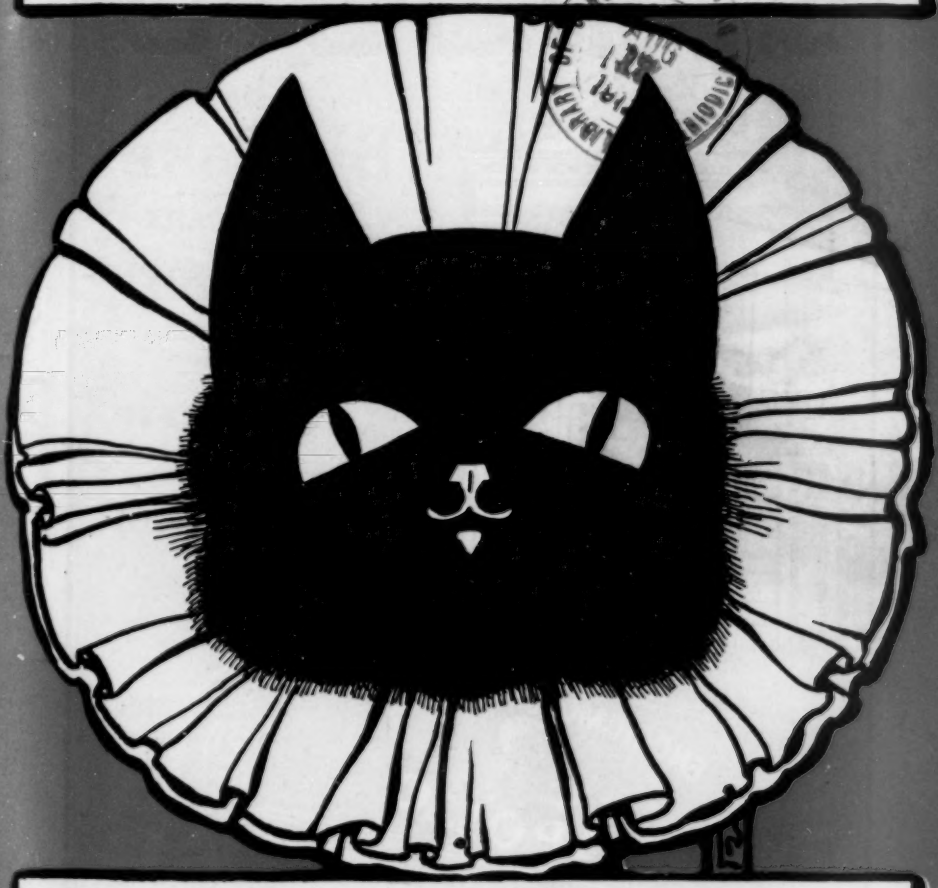

SEPTEMBER 1912

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Ten Cents

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Bending the "Stiff-Necks."

BY ETTA ANTHONY BAKER.

IN order that you won't have any illusions I'll say, right at the start, that I'm a travelling saleswoman, common or garden name "female drummer." I can't produce in black and white the tone of contempt in which some women utter those words. What does it matter that I'm of good family, and, barring a bit of slang that will crop out occasionally, a woman of refinement? Or that my life's been as straight as a string? Not one iota! And all because I'm out in the world struggling for a living. Sometimes I think it isn't worth the struggle. But I digress. I started to tell you about Sundown's "stiff-necks."

Not much bigger than a peanut, that town, except in its own estimation, then it is "ME and New York" every time. The first time I struck Sundown, I rode up from the station in a vehicle so ancient I felt sure it must have been used by Adam and Eve when they went house-hunting after they were dispossessed. And the horse! The poor old bag of bones looked so "one-hoss-shay-ish" I kept feeling that I ought to get out and push! But by and by I forgot all about the old rattle-trap and its fleshless steed, listening to the story the driver told me.

Just above the station we passed a pretty white church to which the old fellow pointed with pride.

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"That's my church, lady. I'm one of the deacons."

Directly opposite stood two houses much larger and smarter than the average village home, but these were not what attracted my attention. Often in my pleasure jaunts (?) about the country I have noticed queer articles used as door-yard ornaments; battered boats filled with flowers, gipsy-kettles running over with vines, and figure-heads from old-time sailing vessels. As for church pews, they are a common sight in some localities. But this was the first time I'd ever seen HALF a pew used. Yes, sir! sawed off straight through the middle, and propped up by a piece of board, there it stood, as large as life and twice as natural. I mean half as large really. As we jolted past the low stone wall that separated the two gardens I caught sight of another half pew. Then I grew really interested.

"Why, they look like halves of the same pew!" I exclaimed in surprise. It was a case of touching the button; he did the rest.

"Well, miss," he drawled importantly, "them is the residences of Sundown's leadin' citizens, Mr. J. J. Appleby an' Mr. J. S. Warman, but they don't pull well in team work. They'd like to be harnessed city-fashion, tandem, you know, only—" he paused to make it more impressive, "they each want to be the leader; that's the whole trouble.

"At first they sat in side by side pretty peaceable, until one of 'em got restive an' opened the jackpot by puttin' up that new house, finest ever seen anywheres hereabouts."

"Jackpot, Deacon?" I queried with a meaning smile. He chuckled with amusement.

"Well, you see, I only reformed six years ago. They say it takes seven years to make a person over new, so 'taint all out of my system yet, maybe—the words I mean," he qualified hurriedly. "I ain't no backslider when it comes to deeds. As I was tellin' you, when J. J. put up that big handsome house fer Jennie—that's his only child—J. S. raised the ante an' then some fer his only child, Samuel. After that it was a reg'lar race. Fast as one of 'em got somethin' new, t'other sprinted ahead. Finally it wuz neck an' neck, an' they've kept growin' no friendlier right along.

"By an' by come the cli-max! They'd each tried to own the best house, an' the best hosses an' carry-alls, an' things like that, an' to give most to the church, too. You bet your bottom dollar we didn't object to that part, though neither'd serve on the Consist'ry unless we promised not to elect t'other, an' we couldn't do that. Finally J. S. bought a autymobile fer son Samuel. Then J. J. saw his raise

with one of them there new fangled pie-annys what you play with your feet. That wuz fer Jennie.

"Just about that time the Consist'ry of our Church held a meetin' an' voted to fix up the buildin'. If I'd knowed all the trouble that wuz a'comin' from that there meetin' I'd a staid home even if I'd had to be tied into my chair, by gum! But bless you, ma'am, we all thought it wuz fer the good of the commun'ty to make the house of God as fit as possible. We forgot that his nibs, the devil, wuz helpin' to run Sundown just then.

"As luck would have it—the devil got into that carpenter when he made them plans, I'll bet a hoss—we decided to build a new choir place, up in front—the old one was at the back. The choir all struck when they heard about it—said it wuz too public. You see our choir's not a bunch of old maids an' baches, like most choirs. Judgin' by the way they act they don't never intend to be left at the post, neither. But we showed 'em the little red curtains that slide along the brass rail, an' told 'em they could pull 'em shut every Sunday, as soon's the songs wuz over, so they all come back again.

"The new choir place took up all the room on that side of the pulpit, 'cept just enough fer *one* pew. I didn't think much of that pew myself, because it faced the whole congregation, besides bein' right under the preacher's nose, so to speak. An' when the choir wuz a'hollerin' at the top of their voices it wuz enough to make you deef. Of course they're better in some hymns than in others; that's to be expected. When they sing 'Sleep, Peaceful Sleep,' it's enough to wake the dead, but I tell you they git in some fine licks on songs like, 'Stand Up, Stand Up for Jesus!' That takes you right off your feet.

"The very night the church wuz finished the pastor called a meetin' of the Consist'ry to look over the work an' see if it wuz O. K.—officially, you understand—we'd all been overseein' it right from the start. Well, the pastor'd just stopped prayin'—we always open our meetin's that way, sort of greases the gearin's an' makes 'em run easier, I guess—when in rushes two boys, all out of breath. Each of 'em carried a letter, an' they plumped 'em down on the pastor's lap just like one bump. He looked up, startled-like, then he opened one of the letters an' read it.

"'Certainly! Certainly!' he nodded, smilin' in a pleased way like a cat that's gettin' its fur stroked. Then he read it to us. It was a starched affair an' went somethin' like this:

"'The Rev. Mr. Updyke,

'Dear Sir: As my son Samuel sings leadin' tenor in the church,

I wish to reserve fer the use of my family the pew nearest the choir. My hearin' is not as keen as it used to be, an' I don't want to miss any of your spiritual discourses. Enclosed please find my check fer one hunderd dollars to be used in whatever way you and the Consist'ry may deem advisable.

'Yours in brotherly love,

'J. S. Warman.'

"We raked in that check so fast it'd make your head swim. No if's or an's or but's about that! A hunderd dollars wuz a hunderd dollars, an' we wuzn't burdened with no bloated balance in the Sundown bank. The pastor raked in the 'spiritual discourse' part, too, judgin' from the way he kept noddin' an' grinnin'. An' not one of us said a word about J. S.'s failin' hearin' 'cause we knowed he'd hear a pin drop if J. J. dropped it. But a man with a hunderd dollars to throw 'round promiscuous can afford poor hearin'.

"It wuz some time before we remembered the other letter, we wuz all so busy spendin' that hunderd plunks, but when the pastor got up it fell on the floor, an' that brought it to our minds. He read it in a hurry, an' a sort of sickly grin came over his face. He's a tenderfoot in the preachin' district, you know—only been out of leadin' strings about a year at that time. Well, he read that letter to us, too. It wuz in a funny vein, so's you might call it. Near's I kin remember, went this way:

" 'Dear Mr. Sky Pilot,

'The inclosed is fer lubricatin' grease. You can rub it into any jints that ain't workin' up to the limit. We need to have our soul-savin' machinery as slick as any.

'Yours to command,

'John James Appleby.

'P. S. Wife's set her heart on havin' that extry pew near the choir for the family church lot. Wants to keep an eye on Jennie, I reckon.'

"If Mis' Appleby intended to keep watch on her daughter from that pew she'd need eyes in the back of her head, but we all saw through that dodge. 'Wife' wuz just pullin' out the chestnuts for J. J. He wanted that pew himself just like J. S. did, an' neither of 'em wanted it fer no eyes nor no spiritual discourses, but because it faced the whole show an' looked important, an' strangers'd be sure to ask whose pew it wuz. I'll bet a cooky both of them old codgers could hear the answer plain: 'That's our leadin' citizen,

Mr. J.—' but there they'd branch off. No two sets of ears hears things like that alike.

"Well, J. J.'s lubricatin' grease wuz packed into an Old Hunderd tin, too. That made two hunderd perfectly good simoleons! Think of it! We held a jubilation meetin' for a few minutes until the pastor threw a bomb-shell into our midst and sent the jubilatin' higher'n a kite.

" 'Who gets the pew, brethren?' he asked, quiet-like.

"We talked an' we talked, for all the world like fool squirrels chasin' round an' round in one of them there new-fangled cages, but we didn't get nowhere. Whichever way we decided there'd be trouble, the only difference wuz the brand—J. J.'s or J. S.'s!

"An' all the time we couldn't help feelin' that the pastor wuz to blame fer the whole trouble, when you got right down to it. If he'd only had a family as he'd ought to, it'd been plain sailin'. We'd call it the Pastor's Pew, an' that would settle it right off the reel. But the blamed young procrastinator had been so long a makin' up his mind he didn't even have a wife, let alone a fam'ly. I suppose we'd ought to make allowances fer a man in his place. All the girls an' old maids in Sundown wuz after 'im. You see we pay liberal —eight hunderd a year an' at least two donation parties. We'd about come to the conclusion that he wuz waitin' for leap year to take the first one that popped, but we couldn't hold that pew fer three years an' then some, waitin' fer his family, so that loop-hole wuz plugged up tight.

"Finally we decided not to parcel it to any one. First come, first served. See? An' we thanked 'em hearty for the hunderds, but you bet we didn't offer to send 'em back. Might offend 'em mortally. Anyhow, it wuz too risky.

"Old Jake—he's the sexton, ma'am—well, he went over to unlock the church door early next Sunday mornin', an' found two boys there ahead of 'im. Not eight o'clock, mind you, an' service set fer ten-thirty! The minnit he pushed open the door, in they piled, lickety-split, an' made tracks up the aisle towards that pew. They both reached it at the same time, and there stuck, glarin' an' growlin' at each other like caged hyenas.

"The second church bell just finished soundin' when up the main aisle strides J. S. with Mrs. J. S. taggin' along kind of sheepish-like, an' up the side aisle sprints J. J. He almost got left at the post, an' he couldn't call the race off, so he had to finish in a gallop. Poor Mrs. J. J. wuz too fat to do more 'n a slow trot, but she waddled along, her parasole stretched out in front fer all the world

like she wuz tryin' to touch the home-plate with it, when the ball wuz whizzin' towards her. There wuz awful glarin' when the two percessions met in front of the pew. It wuz the loudest cussin' with nary a sound, that I've ever heard in all my born days.

"All durin' service they sat like four statues, the men as straight as ramrods, their faces set an' angry, the wimmin lookin' like they'd be glad to drop through a knothole if they could find any big enough. *They* didn't want to fight, poor things, but their menfolks made 'em, an' Sundown ain't got no Suffragette germs yet, thank goodness! We men do the bossin'—gen'rally."

His eyes shifted in an uneasy fashion as he grudgingly qualified his broad statement. I learned later that his daughter—the poor old fellow was a widower—had evidently been exposed to that germ somewhere. She had him right under her thumb, and it was no light pressure, either.

"Things got worse an' worse after that—in the pew, I mean," he went on. "Back of it there wuz billin' an' cooin' a plenty. That slidin' red curtain wuz 'it' with the choir. In fact they began to feel cheated because they'd done without it so many years. An' the spoonyist of all was Samuel an' Jennie.

"Well, Miss, three or four weeks of this sort of business just about demor'lized the congregation. Fin'ly we called a special meetin' of the Consist'ry just to urge the pastor to hurry up an' git spliced, so's to settle the wrangle. Why, Elder Jones even writ out the names of all the girls in Sundown an' put 'em in a hat an' offered the pastor a chance to draw.

"He's a peaceful young feller gener'ly, Pastor is, an' an earnest exhorter, but he s'prised us all that night. He just as good as told Elder Jones to go to thunder an' to take the rest of us with 'im. Said he'd managed his own business for twenty-three years an' he reckoned he could do it a spell longer if we'd give 'im a show; an' when he got ready to marry he'd marry, an' not one minnit afore. It wuz a straight-from-the-shoulder call-down, one of those blankety-blank-blank-blank kind that takes your breath away. Not that he used even first cousin to a cuss-word, Jiminy, no! It wuzn't so much what he said as the way he said it. Since then we actually eat out of his hands, an' he ain't married yet, mind you!

"Well, anyhow, we managed to muster up courage enough to vote to *take out that pew!* Then we went home from the meetin' feelin' as though a great big load had been heaved off our shoulders. But Jiminy! if it wuz, it wuz heaved on again quite prompt, next Sunday. Just as the pastor finished announcin' the last hymn one

of the ushers handed some papers up to 'im. He read 'em while the congregation was singin'. Before he said the benediction, he called a special meetin' of the Consist'ry after the close of the service, an' read us a letter. It wuz from J. J. an' it put me in mind of the smile a big bulldog sometimes has on, the kind of grin that makes you want to go whichever way he ain't. The letter said that as long as the bone of contention was to be pitched into the garbage barrel he guessed he'd take another pick at it. In plain English, he offered to buy that pew.

"We wuz all perfectly willin' even if it did seem like fool an' his money, so we said 'yep' right prompt an' started for the door thinkin' the matter settled. It don't pay to keep Sunday dinners standin'. That's one of the things that seems to git on the wimmin's nerves. But we didn't git away yet awhile, not by a long shot! Pastor held up another docyment an' brought us to a halt. We might a-knowed how it would be. Them letters always travelled in pairs, like rattlesnakes, it seemed to me. They was as like as two peas, only the pods was different. J. S.'s was like a bulldog too, but without the smile. He 'could use said pew to advantage' an' offered to pay whatever we thought it wuz worth. 'Kindly deliver same,' etc.

"See the fix we was in? One bone, two bulldogs, an' both a growlin'! It stumped us completely until Elder Sharp proposed to raffle off the pew, twenty-five cents a chance. We jumped at it—we'd a-jumped at anythin'—but Pastor sat down hard on the plan, and ever since his fireworks display about the splice question, when he sits down, we sit UP.

"Then Yours Truly jumped up an' said we'd better split the jack—I mean the pew, an' give 'em each a whack at it. They thought my idea wuz a big joke at first, but when they couldn't git up nothin' better they finally come round to my way of thinkin'.

"Gee! but that wuz a sawin' match fer fair! We had it before breakfast next day, so there wouldn't be time for no more of them pesky twin letters. Then we got some boys to deliver the pieces, an' I'll be jiggered if the J.'s didn't leave 'em just where the boys set 'em up, for all the world like they was makin' faces at each other over the stone wall. An' the very day those pieces wuz delivered, the very day, mind you, somethin' happened."

"What?" I demanded breathlessly.

"Samuel an' Jennie eloped! Hit the pike hot-foot fer a knot-tyer! Couldn't ask the parson because it'd cause trouble from both sides, so they skiddoo-ed over to the Junction, an' got spliced hard an' fast. The J's never forgave 'em, an' that was a year ago. Yes,

sir! This very day! That's their place we're comin' to. Poor Jennie! She's awful low. Not expected to live through the night." He switched his sleeve across his eyes furtively, then glanced at me, but I managed to turn towards the little house just in time to save his self-respect.

It was a tiny vine-covered frame cottage with a pocket handkerchief of front yard gay with blossoms of all kinds. It looked like a fitting place for young lovers—a home, a real home.

Suddenly the old fellow peered ahead anxiously, then with an unexpected "Gid ap!" slapped the animated bag of bones sharply with his rope-spliced reins until we came abreast of two middle-aged women who were walking down the path towards the gate in earnest confab.

"Good-evenin', Mrs. J. J. an' Mrs. J. S.," he called softly. "Is she—" His voice broke and he left the question unfinished.

"Thank God! She's out of danger, Deacon," the stout one replied, smiles beaming through her tears.

"It's a boy, Deacon," the other volunteered proudly.

"Are the gran'pas—" Again he stopped abruptly; one look at either woman's face was answer enough.

"An' to think that those stubborn old codgers could hold out at such a time as this!" the deacon muttered angrily. "It beats me! But the Lord'll bring 'em to their knees in His own good time. He'll bend those stiff necks of theirs yet. Here's the hotel, Miss," he announced suddenly.

"Why, I thought we passed this place a long time ago," I exclaimed.

"Sure we did," he replied with a cheerful grin. "We passed it more'n once, ma'am. We went all around the town four times but I ain't chargin' no extry. It's worth the money to find a woman that knows how to listen an's WILLIN' to do it!"

* * * * * * *

It was a long time before I again visited Sundown. As a reward for working up a good route I was transferred to new fields and given the pleasure of working up another! I was mad clear through, but I've been in business long enough to know that:

"Mine not to reason why!
Mine but to make them buy!"

As I hopped down from the train, one morning, exactly four years after my first visit, I looked about eagerly for "my" deacon, and

my face must have pictured my delighted recognition as the old man clambered down from his 'bus and sprinted up to me as fast as rheumatic joints permitted. I met him with hands outstretched and there we stood, pumping up and down, and smiling into each other's eyes like long-lost friends. It's something to be remembered even if it is only because you're a good listener.

When we reached the church I turned hurriedly to the rival show places, J. J.'s and J. S.'s. There stood the pew sections in the exact center of the space, but no longer separated by the stone wall, typical of the barrier between their owners. That was gone. The joining of the sections had been so carefully done that it scarcely showed at all. As I gazed at the welcome sight, a curly golden head peeped out beyond one end of the pew just far enough to show a pair of bright blue eyes, and a childish treble piped out: "Hello, Deacon! where you goin' with that lady?"

"Oh! what a darling! Please stop and let me see him, please do!" I pleaded, and the deacon obligingly drew rein.

"Come and see the lady, dear!" I coaxed. "She loves little boys."

The child hesitated for an instant, his great eyes taking me in from head to foot. Suddenly I remembered a cake of chocolate I had slipped into my pocket. There's lots of comfort in a cake of chocolate, I find; it's almost companionable on a dull evening. I held it up enticingly. After a moment's delay the little fellow left his retreat and came slowly towards me. I started in shocked surprise as I saw the tiny wheel chair in which he propelled himself.

"What is it?" I cried to the old man, too distressed almost to put the question.

"Hip trouble," he replied briefly.

I fondled the child and made him talk to me. He told me proudly that it was his "birfday," but he wasn't four years old, not a bit of it—he was "going on five!"

Just then a doctor's buggy stopped at the gate, and a woman appeared in the door of the charming little bungalow that stood between the two great houses, and called to the child. In my interest in the boy I had not even noticed the new house before.

"That's how He did it," the deacon said. "That's how He bent those stiff necks of theirs."

"Oh, what a pity!"

"That man's the doctor," he went on. "He's one of them new-fangled oysterpaths you hear so much about, but the little tyke's been given up by high-priced spec'lists so I reckon his rubbin' an' twistin' 'll not amount to much. You see, when little John come—

you remember the day Jennie almost died—the wimmen folks gave up even pretendin' to be mad, but J. J. an' J. S. never let on. By an' by the little chap got big enough to visit his gran'mas—when the men folks wuzn't home, you understand. He was a sturdy youngster—real boy! an' those pew sections seemed to take his fancy right from the start—born in 'im, I reckon.

" 'Bout six months ago I was drivin' up from the ten o'clock train one mornin' when I heard the kidlet shoutin' out: 'Uppety-kiddlety! Uppety-kiddlety!' I looked to see what he wuz havin' so much fun about, an' there he wuz, jumpin' from one piece of pew to the other, right over the stone wall, so fast it made your head swim. I yelled, but he wuz too busy to hear, so I skipped down to make 'im stop it, but I wuz too late. One jump fell short, an' when I reached 'im he wuz all crumpled up in a little heap.

"For weeks the poor little chap lay there like a dead one, an' people almost hoped he would die. Why? 'Cause the spec'list told 'em he might never be right in his head. Think of it! An idjit for life just on account of a church pew! The old fellows prayed onceasin'. They walked about outside his room like crazy loons, waylayin' nurses an' doctors, an' pleadin' with 'em to save 'im. Finally they got an answer to their prayers.

"God is good, ma'am, ain't he? Anyway, the big brain spec'list said that when the boy got well his mind would be all right.

"Immejately J. J. an' J. S. began to straighten up and think they hadn't been so wicked after all. But they wuzn't to git let off that easy, because next day the doctor found that the little chap had hurt his hip an' wouldn't ever walk like other boys. Wuzn't that hell on earth fer them stiff-necks? That brought 'em to their knees for good an' all."

The pitiful story gripped me powerfully. As I started for the station the next day, I couldn't even talk to my old deacon, my mind was so filled with the awful sequel to an unyielding struggle. And for what? I thought with Omar: "Fools! Your reward is neither here nor there."

As we neared the new bungalow I saw a group of people gathered on the front walk. The women were crying openly.

"What's the matter?" I cried, rising up in my anxiety. "Oh, look! quick! Do you suppose the little fellow is—"

He followed my pointing finger and saw what had almost caused me to tumble from my lofty perch in my excitement. Doctor and nurse, mother and father, grandmothers and grandfathers were standing in a double row, laughing and sobbing, while down through

the middle came little John, WALKING, alone! Oh, so slowly and carefully he walked, just as a baby makes its first tottering attempt. And with each uncertain step quivering arms outstretched to guard him.

I stood still and frankly stared until the doctor evidently ordered them to take the child in, after which he shook hands all around and dashed down the path towards us in great haste. But I didn't care. I had to find out more about it even if I missed my train! For once women's union suits took a back seat!

"Is he—is he—" I couldn't say another word, I choked up so.

"Sound as a nut!" the doctor replied, a ring of professional pride in his voice but real human tears of joy in his eyes.

"Thank God!" I ejaculated fervently.

That picture, the tottering child and the double row of outstretched guardian arms will never fade from my memory. I sometimes think it keeps me from becoming utterly hardened. And after all God used a little child to hold those pew sections together. Blest be the tie that binds!

The Girl in the Office.*

BY AVERY GAUL.

THE cook of "The Hotel" was hanging up the griddles on the wall. He was a new man in the place, a long lean youth with a face and a turn of phrase that set one wondering.

He banged the lids down on the stove with rare dexterity, washed his hands at the sink, gave the roller towel a final twirl, and, mopping his flushed face with his slim hand, sank down on a bench outside the kitchen door.

Before him, the rutted road littered with tin cans, the stretch of railroad tracks, the iron ore barges abandoned at the river mouth, all steamed up foully in the hushed, hot noon of a Michigan Sunday. Only the raucous shouts of the half sober bargemen blattered out through the squalid harbor town.

The wandering cook settled himself on the bench beneath the awning and prepared to wring some enjoyment out of his short half day of rest. Cracking open a gaily covered August magazine, he turned the pages indifferently until he came upon this story:

THE STORY

"Ride?"

"Jump right in!"

The long gray car, pushed and jammed by the theater crowd behind it, nosed up close to the curb. Stephen Cross, bending over to tuck in the robe, looked levelly into the eyes of a pretty girl who stood there on the sidewalk. His spontaneous answer to her unexpected question had hardly been uttered ere she bounded up into the empty seat beside him.

"You are so good," she thanked him prettily, "you don't know!"

"I had not expected this," Cross assured her. "I had thought I was on an errand!"

The girl made no reply, suffering him to scan her without flinching.

Traffic advanced.

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"Where to?" asked Stephen Cross.

The black-suited little blonde looked up at him artlessly.

"I want you to please take me to a moving picture show. The new one, on Sixth Avenue, near Stillman."

The man laughed easily. "Any hurry?"

"Yes."

He turned and stared at her, uncertain, for there was only a block to go. Was she joking? A bit miffed, Cross doubled the corner on one wheel and banged up to a sudden stop.

"Well, then," he began, turning to assist her, but she was gone! The crowd pouring into the mirrored foyer of the Nickelodeon had swallowed her up completely.

"Say, who was that?"

Cross turned to a man who chanced to stand at his elbow, for he remembered with that after-sense which follows like an echo on a moment of suspense, that he had seen this man raise his hat as the girl had disappeared.

"Her? She's our pianist." The glib little man in the derby hat stared at him in surprise. Then:

"Why, say!" he exclaimed, "ain't you Steve Cross whose father's lawn I used to mow?"

"Dave Hayes!"

The two young men shook hands like two long-lost fraternity brothers.

"I'm manager here," explained Dave with an embracing gesture "Got her yesterday."

"Well, she's got me!" ejaculated Cross. "Just worked me for a ride down here, did she?"

Dave consulted his watch, then grinned.

"She probably didn't get her supper dishes washed up in time! She told me she was doing light housekeeping. She ain't a regular pianist, you know," all this with one eye on his gluttonous doorway."

"What is she, then?"

The ex- lawn-mower showed his bristles.

"Say, I've known that girl a long time! She's a stenog, that's what she is! I knew her all the time she was going to night school. After her father got his hand cut off in the mangle, and the mother ran off with one of the boys on the wagon, and her a little shaver working in the packing rooms! And then going to night school! Learning to play the piano off an old Russian on Dougherty's organ behind the café. She's a stenog, that's what she is! Do you get

it?—and she's a blamed good one, too," he growled.

"I'll take your word for it," soothed Cross. "I'll take your word for it. You know," lighting a cigarette and speaking with shut teeth, "I wasn't trying to kidnap the girl! If she wants a job—at stenography—send her up to my office tomorrow morning." And handing his old friend a business card, he drove away.

Dave Hayes whistled. Then he fell back to his usual pastime of betting with himself which of the crowd would turn in at his gilded doors.

"That makes forty," he muttered, "that I'm owing to the house!"

Nevertheless, the next morning, much to the individual surprise of the three persons concerned, Nell Willoughby called at the real estate office of S. Cross & Company and was engaged to do their correspondence at ten dollars per week.

"For she's just the kind of girl that we've been looking for," S. Cross informed the office staff. And the office staff smiled covertly. He had not, himself, been looking.

Nell proved, as had been vouched for her, a good stenographer. Her beauty, that is, the glowing radiance of her that made one always think of her as beautiful, was her only drawback. Cross, after the first haphazard week, felt it incumbent upon himself to chaperon his new stenographer every time and all the time that a strange man happened to enter the office. Nor did he ever argue it out with himself as to whether he was protecting his, or her own, interests.

Nell Willoughby's attitude was quite too scrupulous to be interesting. It was as if she had set out to convince him that the whole episode of their first meeting had never occurred. Now, she would not ride with him on any pretext. And when he pleaded she simply said, "Oh, that time I was in a hurry."

"But why pick me out?" he would enquire, half eagerly, half mockingly.

And then she would flash him just half a tiny smile, and say:

"Oh, you? You happened to be near!"

Night after night, Cross would leave her standing on the street-crossing, waiting for her car, perhaps in the rain, perhaps in the snow, while he tried to slip by to his automobile without ostentation. The situation made him feel so uncomfortable that he took to leaving his roadster around the block where he did not have to crank it, as it were, in her face. He loathed display.

Once he followed Nell home and saw the dingy boarding house that she called home; watched her drag her tired self up the steps

and hold the door open as long as she dared, to let the fresh air battle with the stew-laden atmosphere within.

He felt rather than saw her climbing up to where at last the gas was lighted in an uncurtained room. He saw her take her skirt off and pin it across the sash. And suddenly, the pitiful bravado of the situation overpowered him. He grew angry, then sad.

It was after this that Nell got her little raise.

Toward spring, Cross took to calling her "Prim Posey." When she would not let him put fresh flowers on her desk he left a standing order at the florist's and told her it was part of her work to arrange them every day.

"But you may give me an old one," he begged one afternoon, when he found her working at them, her hands buried in clusters of the blossoms. "Oh, my, yes! I like faded ones far the best! There, in my button hole. Why, Prim Posey, what a stingy thing you are!"

"I'm not! It is economy!"

"Well, don't economize on me!"

"If you don't appreciate it, sir," she smiled, "perhaps there's some one, then, that will."

"Oh, don't! The firm would go to the wall without you! It would! You must consider that!"

Then he asked seriously, "Nell—Miss Willoughby— are you ever sorry that you didn't stay with the Nickelodeon?"

"Sorry!" The girl jumped to her feet and made as if to touch his arm, but hesitated. "Mr. Cross, you will never know—"

And he never did know.

The telephone clanged; he picked up the receiver. When he turned back to her he was very grave.

"That's strange, Miss Willoughby," he said. "That was your old moving picture manager, David Hayes! I mean it was the hospital speaking for him."

"He's not—"

"No, got hurt in an accident. He wants to see me right away. Wonder what for."

Cross began to clear up his desk and his little stenographer hurriedly sorted out the evening mail. Nell never stopped working.

"What shall I do," she asked, "if you are not here to-morrow morning?"

"Oh, I shall be! Unless I hang around the exchange awhile. I can't tell. I put every cent I could on cotton this morning and begged and borrowed to cover it this afternoon. And it dropped

off eight at the close!" He shrugged. "Well, good-night."

"I said good-night," he repeated, watching her for some sign.

"Oh, yes! Good-night, Mr. Cross!"

And the man laughed boyishly as he hurried down the corridor.

Then Nell ran to the window and watched for his automobile to worm its way out of the canyon of the street below. He looked up from the corner and she waved. (They had done this for only a week.)

Tomorrow: and S. Cross did not return. All day the faithful little stenographer inquired for the health of, first, David Hayes, and then of U. S. Cotton. Dave seemed to be doing nicely but cotton kept going down. When night came, Nell and the young man in the office shut the door and went down in the elevator in silence.

The second morning: Cross was still away.

Cotton, however, had opened with a jump. Was the head of the firm, the head, body, and feet, in fact, so engrossed that he had forgotten there was such a thing as real estate?

The young man in the office went out to reconnoitre and came back after a time completely discouraged. The Boss was not on the street at all.

The third day: The fourth day: Still no Stephen Cross. His business had passed the urgent point and threatened to collapse. Nell chewed her finger tips all the morning and when afternoon came, put on her hat and started out.

Long ago she had telephoned to every conceivable haunt of his. Each day she had raked through all the death and accident notices that the newspapers could worry up. It had come to a point where she jumped every time she heard an ambulance gong, and she turned white when she saw a hearse. So she decided that she would go and talk things over with Dave Hayes; it was he who had seen Cross last.

The hospital was suffocating. Nell wondered miserably if Stephen Cross were not stretched out white and still in some such place. She glanced in all the doorways apprehensively. And when a nurse had ushered her into Dave's bare little chamber, a sudden heartsick feeling made her pull off the daffodils that she wore and lay them on his table.

So the sick man thought that the tears in her eyes were all for him, and he looked up in surprise and gratitude, and murmured:

"Why, why, Nellie!"

The girl felt uneasy. Her words fell flatly into the merest commonplaces. How strange he looked with his bandaged leg

humping up the tidy bed clothes and his bearded face sunk back on the flat pillow. She realized suddenly that she could not afflict him further with her own trouble. He had enough to bear.

The nurse, who prided herself on her tact, decided to leave them alone. Nell rose in alarm.

"Oh, I am going, too!" she cried. "I was just going to start!"

But Dave demurred, the nurse slipped out, and Nell found herself standing, half embarrassed, wondering what to do.

"Why hasn't Cross been up here?" Dave asked, as if he had waited for just this chance.

Nell gave a little start. "Wasn't he up here Monday?"

"Oh, yes, but I gave him rather an important errand to do and I thought he would be back here by now."

"Well, you see," the little stenographer fibbed instinctively and unconsciously, "he's been so busy that he has hardly been in the office even! Shall I tell him anything?"

"Tell him," Dave spoke with that forced facetiousness that sick people assume, "just tell him not to get busy with that eight hundred dollars I gave him to put in the bank! That belongs to the firm."

"I will," Nell smiled unconcernedly, and left.

But concern had gripped her whether she would or no. And concern grew into ugly dread that dogged her footsteps home.

Weeks dragged by. This way and that, by delaying one customer and evading another, by answering one letter and filing another, they kept the office open.

Then one warm day Dave Hayes came limping in, and when the young man asked Nell if she would see him, he noticed that she drew herself together rather sharply, and answered:

"Yes, I'm ready."

So the young man withdrew.

"You know," Dave Hayes began in a don't-dare-to-contradict-me tone of voice, "what I said I'd do the last time we were talking over the telephone?"

"You said that you were going to the bank as soon as you got out, and see if the money was there."

A silence.

"Was it?"

"No."

The girl did not wince.

"You knew it then!" flared Dave.

"I—"

"I said I'd send a detective for him if I found the money had not been deposited and I will!"

"You—"

"Look here, how it was!" He leaned toward her excitedly. "I was run down by one of those fool motor cycles. I had that money, eight hundred and forty-two dollars, on me—I was taking it to the bank from the noon shows. They put it in the hospital safe but, like a fool, I thought that wasn't a good enough place for it and sent for him to put it in the bank for me. And," his voice fell, "honest, Nell," he finished, "I can't make it out!"

"I can."

"He was rich and he was the honestest man I ever knew! Look what he did for you."

"Don't, Dave," the girl's voice was very low, "I know all that. Know more than you ever can, possibly. I was down and out when he took me up. I didn't care much what I did for a living, next. Why, when I came up here to see what he wanted me for," she hesitated, then continued in a different voice, "I want to tell you something, Dave."

"I know what you want to tell me," he interrupted vehemently, "but I don't want to hear it. This thing is out of my hands now! It was the firm's money. It ain't as if I could do what I wanted to about it, and could afford to lose. I would maybe—for your sake. But they're ready to send if I say the word and—"

"You won't say it!"

"Why?"

"Because he's going to pay!"

Dave bounded to his feet. "How?"

"How do I know? Because he wrote me a letter and told me so! I'm the only person in all God's earth who knows where he is, and I won't tell!"

Dave dropped down limply on the arm of his chair.

"All right," he said. "I'm glad. Of course I'm glad. Sit down. Tell me about it."

"He was gambling on margins. You gave him your money to deposit for you, and the banks were closed. The next morning he had to cover his losses and he borrowed your cash. The market fell all day and he couldn't raise another cent. He'd cashed in all his own securities the day before that. It was all over with him. He could either jump off the bridge or get out of town. He got!"

Nell's voice had a thin, hot sound. "And he doesn't dare come back! He can't ever come back. But," she finished, defiantly,

bound to be proud of something, "he's working now, somewhere, and he's going to try to send me fifty dollars every month, and I'm to give it to you. That's more than you'd get if you brought him back here and put him in jail, isn't it?"

Dave stared at her. "So that's how it is, is it?"

He drew his breath in and took a sharp turn or two around the room. Then he gave a big sigh and held out his hand.

"All right, Nell! I'm glad it turned out that way."

He gripped her hand very hard, then dropped it quickly. His smile was rather wan.

"All right, Nell! You send me the check and we won't speak of it again. Good-bye."

"Oh, Dave!" The girl's voice broke and she could not see him as he closed the door but all the way down the corridor she heard his cane, tap, tapping.

A year went by.

Then one spring day, one day when the sky called, and the flowers were so plentiful that they sold for fifty cents a dozen in the florist's windows, one day like this, one Saturday afternoon, Nell Willoughby put on her hat and left the office early. She was going to pay Dave Hayes the last installment of the debt.

She wore a tidy little suit, and a daffodil in her coat, and she tripped so blithely up the Avenue that every one who passed her felt a little glow. Dave Hayes was so enthusiastic that when she started to leave again he followed her all the way to the doorway and stood there talking to her.

"So the young man has kept up the business, has he? And everybody's satisfied and you are still drawing your pay at the same old stand and buying posies!"

Dave looked at her wistfully.

"And now that it's all settled and nobody's the worse or the wiser, I suppose he will be coming back and there'll be wedding bells!"

"Oh, I never said that!" Nell colored furiously.

"No, I suppose not, exactly—oh, it's a gay, fine spring for some folks!"

"Yes, it is," admitted the girl, with a strange little intonation, "as you say."

And she turned rather abruptly and left him standing there, wondering. He had intended to take her home.

Nell walked twelve blocks—the habit was strong upon her to save her fares—then stopped at a shabby door.

"I could not," she murmured, as she held the front door open

to let in a rush of air, "I could not have let him see where I am living still. He might have guessed."

She climbed the stairs and sat down on the sofa-bed, then took off the coat with the daffodil, and looked around.

"Good-bye," Nell said. "Good-bye, little leaking gas jet, and little jam pots on the shelf! When I first knew you I hated you so that I didn't care what I did to get rid of you, did I? But we've grown quite fond of each other, haven't we, since we've been trying to give a chance to the man who gave me mine?"

She stood up to shake down her heavy hair and, as she did so, she leaned far over, whispering to the girl in the mirror frame:

"I *wish* that he had written, as you said, and that I did know where he is, as you pretended, and that I were sure that he is all right, and that he might know that now, he can come back, and—and marry me—But I'm glad, I'm glad that I could keep the man whom I love out of prison!"

* * * * * * * * *

The wandering hotel cook gazed spellbound at the story.

Suddenly he rattled the pages back and looked at the name of the author, and it was the real name of the girl, who, in the story, had called herself Nell Willoughby.

With a great clattering, he brought his chair and his feet and himself down squarely upon the pavement.

"Come here!" he yelled. "Everybody! Help me to get started!"

And as they all came running up, he dictated to them furiously:

"Tommy, my bag. Watch is in the bottom of the soap dish. Maggie, you go look up a time-table. Hurry, somebody, ask old Fritzy for my pay!"

The landlord, with a gesture of authority, swayed toward him from the doorway.

"Say, Steve," he drawled, "who do you think you are around here, anyway?"

Then, and they still talk about it at the Harbour, that young man suddenly picked up an open August magazine and shook it in Fritzy's face, crying:

"That's who I am! Right there! Right in that story! Read it! I'm through—I'm going home!"

A Matter of Tact.*

BY HOUGHTON HUGHES.

R. J. HORTON MITCHELL, leaving an art dealer's establishment on the Avenue, walked leisurely through Forty-second street. He saw his reflection in a store window as he passed, and he smiled sourly. His liver was dully but persistently reproaching him with follies committed too long ago to make repentance probable or profitable; and moreover, the fact that he had just found a Corot, over the purchase of which he was deliberating, gone from the dealer's gallery, had not softened his humor. He was grey-haired and a little stout, but tall enough to take attention from his rotund waist line. He wore a long coat lined with seal and trimmed with sea otter; his top hat was princely; his complexion that of a man who had dined well for many years.

Little knots of men along the street glanced at him respectfully as he passed. Politicians, actors, brokers and prize-fighters whispered husky comments on the appearance of "Big Jim" Mitchell, for in sporting circles the retired dean of the gambling profession was still a well-known, though of late, an unfamiliar figure.

At Broadway he turned up. His bored, impatient gaze played quizzically upon the back of a man strolling ahead of him; a tall, spare figure, with shoulders that stooped a trifle. Suddenly he whirled about and stared into Mitchell's face with hard, black eyes.

"By gad! 'Big Jim'!" he cried, grasping his hand. "I made you in the glass. Many a year, pal, since I quit you back in the hills, ain't it? I thought *you* hung out in Paris nowadays. Why, you got the front of a king of finance, pardy!"

"My dear Burke, I'm glad to see you," said Mitchell jerkily. He glanced nervously around the corner. "But let's get inside somewhere, can't we?"

"Sure, come on some place quick, pard, an' we'll throw a drink under our belts!"

"Mineral water's all I can drink now, Eddie," began the retired

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gambler apologetically as they sat in the grill room of a club on a side street. "I—I've cut away from the old crowd of late, Eddie. I'm not running a game any more, you know."

"No? You don't say! Turned square guy, eh?"

"No—not that. But I lost all my youthful desires to take a chance some twenty years ago, and since then I've been piling up the change. It was always cold hard business with me. Now I have a pile of money in various securities and a collection of paintings and antiques I get a little pleasure out of. I didn't quit because I turned moralist, but my wife's been at me for years to give it up. Then I've got a boy going through Yale, and the police raids on my places were holding me up too much in the limelight. So I quit."

"Yes, out in Denver I been readin' about you for ten years an' never guessed it was my old friend. Well, you always were lucky, Jim, but I'm still in the game. I come East here to the big town to make my pile now, Jim. I'm through with the West. I'm ready to risk my hard iron men in the usual way, and my coat's off to trim the marks! I've got a house open now in Fifty-fourth street. Runnin' a bank an' roulette wheels; but, Jim, somehow or other I don't seem to have the right dope workin'. I spent a mint fixin' up the place, got a couple of good managers in open fronts for the swell crowd—and mind you, I get the crowd, too, Jim—but the money don't come in. An' I need it! Gosh, it costs a pile o' coin to keep the wife an' kids down at Asheville, an' they keep thinkin' I'm on easy street you know.

"I'm blame glad I met you to-day for you're the one man who can put me 'hep' to the New York game. You can set me straight in a jiffy. 'Al' Johnson is boss wheel man for me, and he's straight as far as I can see, but a screw's loose or there's a leak somewhere Jim, if you'd come up an' jest sorter take a squint around the shebang you'd spot it all right and—"

"You mean go to your house! *I* to go?" Mitchell upset his glass of mineral water in the start he gave. "Now look here, Burke, I tell you I've *quit* the game! I promised my wife and family I was through with it, and s' help me, I am. I'll give you any advice I can, but I wouldn't take ten thousand dollars and be seen in your place or going to it! Why, my friend, twenty men would spot me They all know *me!*"

A chugging automobile came to a stop outside, and the engine hummed and coughed. Mitchell drew the window curtain and looked out at a rakish, powerful runabout with a bright yellow body. Two young fellows hopped out.

"Why, Great Scott, Eddie, there's my boy Lawrence now, going into the Calumet with young Greenaway. I'm fond of that boy, Eddie, and if he knew I'd put foot again into a gambling house he'd be heartbroken. And someone would be sure to spot me, you know. Man, I couldn't *think* of it!"

Burke puffed his cigar stolidly.

"I see how it is, Jim—I'm sorry, for you see it ain't everyone I could call on in a case like this. I guess now it ain't *anyone,*" he added bitterly.

"And then you know I got a daughter Helen, Eddie, going to marry Willard Brownson—you know him? Well, he's a member of swell society—one of the old families. A graduate of Harvard, he is, and a blue blood. Why, Helen would just go mad, Eddie, at the thought of my handling a chip. You see these confounded papers here are only beginning to let me alone the last few years, but the boys would be tickled to death to get anything on me. Oh, I'd be spotted sure pop!" He got up suddenly to pull the curtains together where they sagged in the middle.

"As I was saying, this chap is in with the best people, my new son-in-law, and they say the Mayor's going to appoint him to some big city job any day now. Between you and me, I'm a bit shy on him myself. But wherever he lands you'll hear from him all right," he chuckled. "No, I couldn't risk it, Eddie! Why, I suppose Brownson would call the thing off with Helen." He shook his head decisively and picked up his silver studded cane.

"Well, all right, Jim. You see it ain't everyone I could call on—only an old, old pal. I sorter made up my mind as soon as I spotted you that outer some sort o' recollection of the old days around Cripple Creek, mebbe I could make free enough to ask this favor of you—but 's all right, 's all right! A pal once's a pal for all time, an' I'm right glad to have run into you." He emptied his glass and reached for the wide, soft hat.

"Big Jim" frowned and tapped his shoe with the cane. He sank back into the luxurious leather chair and tilted his hat down over his eyes. The words of Burke took him back through a veil of memories long ago blurred in his mind. Again he was in Cripple when the big camp was only a summer old, in the heat and furor of the gold rush. He recalled the very day they hit the town together—broke. Together they played the free keno roll in the "Gold Dollar," run for busted tenderfeet and "sour doughs" who had failed to call the turn on fate. But more vividly came back one night when he was wheel man at Lacy's place at Circle City; the

night a crowd of miners had gone broke at his table and, mad from liquor, rushed the place in early morning intent upon having his life. A bullet tore through his gun arm leaving it useless, and in the nick of time something flashed and banged at his ear, and a man fell across the wheel. Eddie Burke held back the pack that night while he made his getaway.

"Pal!" he muttered to himself. It had been many years before since anyone called him that. This man was freer, wilder, nearer to nature than those he dealt with in the city of conventional methods and formal affairs. *"Pal!"* The word was like a breeze from the prairies to him. "Big Jim" Mitchell straightened up and put down his cigar quickly. The cane dropped to the floor unheeded, and his hand shot out to Burke's shoulder.

"Hold on there, Eddie! I guess your hand wins this time! I'm ready to do anything you want. Where is your place, pal?"

* * * * * * *

In the brilliant parlors of Eddie Burke's place a crowd of men in evening clothes hovered around the tables. The establishment was regally furnished with mirrors, bric-a-brac and luxuriant carpets, as an enterprise could well afford to be which was expected to return eighty per cent. and more on every dollar risked.

True to his word, the retired gambler had swung up to the place a half hour before in a taxicab and cut up the stoop quickly under the long awning. He stood now with Eddie in a corner of the room. The atmosphere of the place, the click of the balls on the wheels, the excitement and suspense, brought a flush back to the veteran's dull cheek and a glitter to his leaden eye. In five minutes he gave Burke a dozen hints that pointed out the errors in his management; gave him the clew to the successful handling of this class of men that he himself had learned only by hard experience in the city. He pointed out one of the faro dealers as a branded crookster whom he knew of old, and jotted down a number of suggestions for the proprietor's benefit.

Alone he strolled about the rooms until the clumsy, maladroit management of one of the wheel men annoyed him beyond endurance, and he beckoned Burke over.

"Here! Hang it all, Eddie, lemme sit at that wheel a while and show that cluck his business. Gad, if I was a mark with a *barrel* of money he'd frighten me away, he would!"

And five minutes later, under his clever manipulation half the patrons in the place were grouped around the roulette wheel,

fascinated by his alluring tactics and eager to place their money. He sat there with every nerve on edge and every sense alert, the old gambler's leer on his face, and fully twenty years dropped from his age.

It was after midnight that the unexpected happened. A lookout entered in haste and ran up to Burke. A waiter tore upstairs from the basement in wild alarm, snapping a door catch after him savagely. Three crashing blows alarmed the crowded parlors, and then two men in evening clothes, who had played lightly during the evening, backed against the door.

"You fellers just stay where you are and take it easy now!" one cried, and a revolver in his hand covered the room.

An excited, thrilling murmur skipped about the tables. "The police! Raided!"

Several officers in uniform ran upstairs through the unguarded rear entrance they had effected, and an active, stocky figure in a brown tweed suit and a Deputy Commissioner's gold badge followed them. He had light, closely trimmed hair, a smooth, determined face, and aggressive, gold-rimmed glasses. Every detail of the situation seemed to be absorbed in one experienced glance. The officers swiftly culled out the proprietor, the wheel men, lookouts and dealers, for whom they had warrants. The disposition of the expensive apparatus and fittings of the place was referred to the Deputy Commissioner, who settled all questions with lightning rapidity.

Two young chaps of aristocratic appearance were quaking with fear in a corner despite their lighted cigarettes and air of nonchalance. The Deputy Commissioner strolled across to them.

"I want this thing to be an example to you boys," he snapped; "this is no place for either of you. I suppose a visit to the Night Court in the wagon and a vigil in a cell would be good medicine for you both—I've no doubt that this is the first time you've been in here—your faces betray inexperience and rank foolishness—and for that reason I'm going to be lenient with you. Now the two of you get home out of here and quick! Pass 'em, Neary," he called out, as they made hurriedly for the door.

Then he turned and confronted Mitchell. The veteran still stood behind the table he had been running; he was nonplused and confused. The whole thing seemed a dream to him. But now the color flushed up to his fringe of white hair, he winced as he heard the peremptory clang of patrol wagon bells in the street, and the hand on the table trembled visibly.

"And you, sir, your case is the very antithesis of theirs. A man of *your* years and appearance has no business in a place like this—Look at your grey hairs that are supposed to come with wisdom as the fruit of experience! Shame on you, sir. What an example you set for these young fellows! Fortunately, it is very easy to be seen that you are not an habitué of resorts of this type, and I trust this will serve as an example to you also. Now get out of here just as quick as you can!"

The old gambler's hands kept playing nervously along the back of the chair during the low, tense harangue, and several times he glanced at the officer with a queer expression. In the hall he seized his hat and coat from the boy, and with lowered head ran down the stoop and across the street.

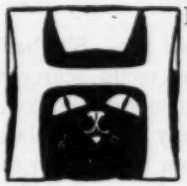
Twenty minutes later the men arrested in the raid were led out and placed in patrol wagons. The overflow was forced to walk to the station house. Eddie Burke, in the custody of a detective, trudged along Fifty-fourth street, uttering the most violent execrations upon everyone concerned in the raid. A few blocks above, the pair overtook a tall, familiar figure with a silver studded cane.

"You lucky dog!" Eddie growled at him. "If it don't beat all! How did you ever make it, Jim? Say, it was worth the raid to hear that dub preachin' to you! A man o' your years an' experience —Great Scott! But come to think of it, that guy had half a smirk an' a fishy eye as he spieled it out to you, Jim!"—

"Ssh!" warned "Big Jim," glancing at the stolid detective. "Ssh! He—he, had a fishy eye, did he? You mean the Deputy Commissioner?" he chuckled delightedly. "Say, that—that was my new son-in-law, Brownson!"

The Fifty-Dollar Bill.*

BY WILSON CLAY MISSIMER.



ER trip had been planned hurriedly and her packing had been done in haste and confusion, and when she entered the Pullman and the porter had found her berth for her, she was all in a flutter. It had been one of those last minute trips to New York to do some shopping, decided because her husband had made her a present of a fifty-dollar bill which, with the money she had already laid aside, was sufficient for her to make the journey now instead of later as she had intended. The matter of the money which her husband had given her was merely one of the odd little surprises he was generally lavishing upon her, and she had stuck the bill with a pin into the pin-cushion and decided then and there not to postpone her trip any longer, and had begun packing immediately.

Settled at last, the hurry and excitement of the last hour seemed to fade to a mere nothing, and changed from a bit of annoyance to a rather pleasant memory. Reminiscently she rehearsed the scenes in her mind. She rememberd how flustered she had been, how she had ordered the maid about to do her bidding, how she had literally thrown a few clothes into her traveling bag, how she had taken a most hurried leave of her husband. She could remember distinctly having at the last minute snatched up the fifty-dollar bill from the pin-cushion and thrusting it loose into her handbag. And now after all the confusion and excitement and worry, here she was safe aboard the train, and apparently none the worse for the rush.

There were not many people in the car. Two middle-aged gentlemen sat three or four seats in front of her, heatedly discussing some topic which she could not overhear. Opposite was a rather young woman, oddly dressed, whose eyes seemed to wander restlessly through the car. Behind, a mother and two small children were conversing tiresomely, the mother endeavoring to answer patiently the questions of a very talkative son.

When the train started Mrs. Rockwell purchased a magazine and

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passed an hour or two in its perusal. Then becoming thirsty she started down the aisle for the water cooler, and it was while drinking a glass of water that she remembered having left the handbag in the seat and she realized that this was a most careless thing to do as it contained all her money. Hurrying back she saw with some relief that the bag was still there, and sitting down, Mrs. Rockwell, obeying some strange sudden impulse opened the bag and looked in. The fifty-dollar bill was not there!

She sat up rigid and stiff, gazing straight ahead of her. She had been robbed in that marvelously short time! She could scarcely believe her senses. She searched the side compartments of the bag, found her other money which she had packed away carefully but there was no sign of the fifty-dollar bill. She did not know what to do. She glanced about her cautiously and found the eyes of the oddly-dressed woman upon her; when Mrs. Rockwell looked at her she immediately glanced away.

Mrs. Rockwell was not a woman of very decided character, and was rather easily excited. She lacked the acumen which enables one to act quickly, and she lost much time sitting rather dazedly gazing ahead of her. She was at a loss what to do. There was nothing particularly suspicious in the attitudes of those near her, yet the only person who could possibly have had the time and the chance to look into her handbag was the woman across the aisle. But Mrs. Rockwell did not relish the task of accusing her openly, and had just decided to call the conductor and explain the circumstances to him, when the lady across the aisle arose and went to the water cooler for a drink, leaving a black handbag behind in her seat. Acting on a strange swift impulse Mrs. Rockwell took a long chance. Glancing through the car she saw that the woman with the two children was very busily engaged with them and that the men ahead were at the height of their argument. So she noiselessly slipped across the aisle, picked up the handbag, snapped it open and there, thrust in hurriedly amongst a confusion of other things lay her fifty-dollar bill. Mrs. Rockwell took it, returned to her seat, and calmly deposited it in her own bag before the lady returned.

The success of her impulsive plan did not surprise her so much as did the extreme boldness of the other woman. She had heard and read of the hundred and one little robberies that occur aboard trains, but she had always believed them with rather a shade of doubt. That an ordinarily good-looking young woman, whose wearing apparel, to say the worst of it, was of rather an odd selection, should be so daring as to actually try to commit robbery in the space of

time required for one to pass down the aisle and take a drink of water was indeed astounding. She could readily appreciate that it was merely because the time was so limited that the woman did not ransack the whole bag and strip it of its moneyed contents.

When the woman returned to her seat, she rather carelessly pushed her bag to one side and picked up a book which she had with her and began to read, leaving Mrs. Rockwell to wonder what kind of a criminal she was.

As she studied her, Mrs. Rockwell thought the woman had a hard face. There was nothing about it by which one could judge her age. The lack of the faintest trace of wrinkles might lead one to think she was young, but the lips were too thin and the eyes gazed about too calmly and too carelessly for a person of inferior age. Her easy manner too, gave one the suspicion that she had seen lots of the world, and that it would take a great deal to throw her off her guard. Yet there was something about the face that attracted Mrs. Rockwell, and she found herself at times almost pitying the poor creature, and even going so far as to advance to herself the theory that possibly she was a victim of kleptomania.

The gravity of the act she herself had committed, or the possible consequences of it should she be apprehended, did not once occur to Mrs. Rockwell. She was one of those women who move upon impulse and never stop to anticipate possible results, and it never occurred to her that if she had been caught in the act of going through the other's handbag her own story of having first been robbed would not have been credited by the conductor, and the other woman had only to tell a simple little lie to put Mrs. Rockwell in a very compromising position. However, she had not been detected; she had made a really lucky move, had recovered her fifty-dollar bill, and was inwardly congratulating herself that she had done a clever thing. And the rest of her journey was divided between patting herself on the back and watching the movements of this woman across the aisle.

In New York the money went fast enough, but even with what she had saved it was quite inadequate to complete the list she had made out. However, when one runs short of funds there is nothing to do but to return home or go somewhere where the funds can be replaced, and Mrs. Rockwell returned home.

She telegraphed her husband, and he met her at the train. There was an odd little expression on his face when he kissed her, and a certain reserve in his voice when he asked what kind of a time she had had, both of which impressed Mrs. Rockwell as peculiar.

"And about your shopping," he said suddenly. "You didn't do much, did you?"

"Indeed I did," Mrs. Rockwell replied.

"You did!" her husband exclaimed rather wonderingly. "Why, what on?"

"Why, on the money I had saved, but principally on the fifty dollars you gave me, dear."

Rockwell stared aghast at her. "The fifty dollars I gave you. Why, my dear, don't you know that you forgot that fifty dollars and left the bill pinned to your pin-cushion, where I found it the morning after you had gone?"

The Fine Black Line.*

BY ANTHONY GOULD.

IT was Tyler, the porter at the Tawdrey House, who came to my rooms to tell me about it. A Tawdrey character, and I was almost going to say the only one without reproach, this blue-black, burly negro, without a trace of those volatile qualities which have enabled his race to endure if not bear its burdens. There was purpose in every curve and line of his big round face and powerful frame. He worked as his forefathers had, as if under the lash. Morning, noon and night, early and late, he was about his duties allotted and assumed, like a perfect machine. House gossip dwelt much on his thrift, and with good reason. He had never been known to spend a cent. His wages were high, and his tips many and large. Ten years before, when during the fire he ran the elevator through flame and smoke, rescuing many lives at the risk of his own, the guests gave him a testimonial of one thousand dollars. Without a word of advice, he had so invested this sum in suburban lands, selling and buying again with like care and judgment that by now it must have increased many fold. Yet, he kept plodding on with his job, under the curse of Ham.

It was this warm and worthy man, then, who stood, cap in hand, at my door, one morning as I was using up time and the newspaper without much profit from either source.

"You remember Mr. Milton Grosvenor, Mr. Sniffen; he was a friend of yours?" he began, with no more trace of the careless accent of his race than he had of its careless humor. "Yes, I thought so. Then you will excuse me for telling you that a heavy trunk he left here in storage burst apart when I was moving it a while ago, and showed that there is a steel trunk inside."

"Curious," I mused, "why such a jolly, care-free young chap should have a contrivance like that. There can be no harm in it, I'm sure. Grosvenor was so straight he leaned backward."

"Then don't you think, sir, you had better come downstairs to

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sort of represent him while the boss has the trunk opened?"

"Is Flewcomb going to do that?" I asked testily, as I changed coats. "I must say he is superserviceable. Next, he will be breaking open the tea chests my nephew in China sometimes sends me because they are lined with zinc."

"Yes, sir. He says he was going to open it up anyway because Mr. Grosvenor also left a bill behind him. He says he doesn't propose to be blown up besides being stuck. I'll see that they go slow until you come, sir."

Notwithstanding the implication, I arrived at the storage room quite as briskly as many another younger guest. The news had spread about the house, and quite a throng were pressing forward or hanging back, among whom I noted several women to whom the handsome young Englishman had made himself attractive during his three months' stay. There was that indomitable spinster, Miss Ridgeley, with her pretty, fair-haired niece, Flossie Espinasse, clinging pallid and tearful to her arm. And there, too, scornfully viewing the scene from afar, was Mrs. Jeanne Fythian, the fashionable young widow, whose looks I recalled had been tenderer while Grosvenor was dancing attendance upon her and before Flossie had come from her boarding school to convert him at first sight into her ardent admirer.

Mr. Flewcomb was short and sharp in whatever the impulse of the moment made him bound to do. A hotel keeper is a little autocrat, and like many another public man of more conspicuous station often gets drunk from the fumes of power. Waving aside my well-meant caution, he ordered the smith from the cellar forge to break the locks with his sledge. Presently the cover was raised amid little shrieks which changed to a hum of amazement. The steel box was filled with row upon row of coins, so tightly packed that they seemed one solid mass of gold.

"I guess, Flewcomb, you can safely extend Grosvenor's credit without any risk," I remarked.

But Bascom, the house detective, pressed forward and pried out one of the gold pieces which he rang on the flagging and tried with his teeth.

"English sov'ren of 1888," he said, holding it to the light. "I thought as much. It's nothing more or less, Mr. Flewcomb, than that box those guys from Scotland Yard were rampaging about, six weeks ago. Grosvenor belonged to the Montfort gang, as sure as sure."

I saw pretty Flossie sway like a storm-beaten lily. I saw that

rigid grenadier of an aunt of hers march her incontinently away. I heard a shrill laugh that seemed to pursue them. It was Mrs. Fythian, vastly amused. And beyond, in the shadow of the corridor, I saw Tyler, the porter, glowering like a mute at a Seraglio execution.

And sure enough, Bascom's assertion proved true. Within an hour, the hotel swarmed with plain-clothes men from Headquarters, the Scotland Yard sharps still on their unavailing search, experts from the Mint, and lawyer Apgar, as special representative of the Bank of England. They one and all agreed that the steel box contained the spurious coin with which the notorious Montfort gang of counterfeiters had managed to escape when their fastness on the Northumberland moors was raided six months before.

An impromptu inquiry took place in Parlor A, to which all in the house who might have knowledge of the box or its reputed owner were invited in civil but urgent terms. Tyler, the porter, made the first statement.

"The trunk was left here ten days ago," he said, "while I was down to my lunch. "It was marked with Mr. Grosvenor's name. The truckman who fetched it said that it was to be held in storage until Mr. Grosvenor came back. My assistant who received it has since gone away, I don't know where. He didn't say whether the truckman belonged to a local express or was what we call a one-wagon man. I didn't ask any questions about it; the matter was too usual for notice, and no notice was taken."

Mr. Flewcomb followed with considerable acerbity. "Grosvenor came here just fifteen weeks ago," he said, and left on the day before the trunk arrived. He told me he was off for a little jaunt with some friends, and I didn't think anything about it. When he came, he registered as from London, England; and he had the cut of an English swell all right, free with his money, fond of the ladies and out for a good time. I had seen that sort before; but I must say he took me in without any trouble. You see he had none of the usual games of delayed remittances, or big companies that he represented, up his sleeve, and he never made a touch in the house, or I should have heard of it quick. He was scared off, that's about it; or he would have stuck me worse."

All this while, I had noticed that pretty Flossie Espinasse was pleading with her aunt; and now that austere female, who was seldom known to utter a word beyond an uncompromising yes or no, most unexpectedly stalked to the table.

"It's all nonsense," she snapped. "Milton Grosvenor is a good,

true gentleman, who is minding his own business, as you all might better be minding yours. If it wasn't so, do you think I would have let him engage himself to my niece? What if an old trunk was left here with his name stuck on it? That might have happened to me; and then I suppose I, too, would be the subject of your fool investigation. Mark my words, he'll come back when he gets good and ready to shame you all."

"We are very much obliged to you, Miss Ridgeley," said Mr. Apgar courteously. "It is right to stand by one's absent friends. I, for one, am glad to hear so good a report of Mr. Grosvenor. May I take it for granted that the other ladies present who knew him agree with your judgment?" He looked toward Mrs. Fythian.

"I had intended to hold my peace," returned Mrs. Fythian, as composedly set-up as a French doll. "But to be honest with myself, I should be frank with you. I soon suspected that Mr. Grosvenor was not what he seemed; and though he pressed his attentions upon me, I avoided them. Think of it, in telling me a story about himself, he once spoke of himself as 'Charlie.' Of course he was here in disguise, under an assumed name, playing some base part."

While other statements of rambling unimportance were being made, Mr. Apgar took a chair by my side. "When the testimony in a case is conflicting," he said confidentially, "it is well to inquire into the character and motives of the witnesses. Now, these ladies seem to be looking at the different sides of the shield. What can you tell me about them?"

"Miss Ridgeley is one of our oldest inhabitants," I answered. "She has been here nearly as long as I have, enjoying throughout the respect of all. She is a southern woman of wealth, who came north in order to be near her orphan niece while at school. Flossie's face speaks for itself. Is it not pure and beautiful? It is a pleasure for me to study such pink and white loveliness. It is ivory, it is alabaster, touched with the quintessence of life. She is singularly intelligent, docile and affectionate. She would be a prize indeed for poor Grosvenor, if only he deserved—why, Great Lord, here he is now."

Truly, at this instant, Grosvenor came swinging into the room as brown and hearty as a buck. "What's the row?" he drawled. "Can't a chap go off on a hunting trip with some of his old chums from *The Leviathan* now lying in port, without being stared at and hooted down when he comes back like the Wandering Jew? What's the row, I say?"

"Captain Charlie Lascelles, by all that's wonderful," cried one of

the Scotland Yard men impulsively. "Well, we are up a blind alley."

But Mr. Apgar caught the young man's hand and drew him close. "Tell me, Captain," he whispered, "is there any person present, any woman present, who may have a grudge against you?"

The Captain colored a little and then laughed boyishly. "Not at all," he said aloud. "I love them all, as they love me." And he turned to where Flossie sat, a vision of wondering delight, quite unconscious, so it seemed, that Mrs. Fythian was gazing hungrily at him as she twisted and bit her lips.

Strong efforts were made to hush up this fiasco of an affair, and they might have been successful, had it not been for the impulsive indiscretion of the Scotland Yard man, which I am told counted heavily against him on his return home. As it was, an obscure evening paper printed this item before it could be cut out.

> "Captain Charlie Lascelles of the Coldstream Guards, the younger son of Lord Allerton, whose adventures in various parts of the world have excited so much admiring comment, and who is now travelling in this country under an incognito which we take pleasure in respecting, has added another romantic deed to the constellation already crowning him. It is whispered that he recently traced and recovered the counterfeit output of the notorious Montfort Gang, the whereabouts of which has been a harassing problem for the police authorities of the continents. Blood will tell."

However, Grosvenor took the passing publicity in the right spirit, merely shrugging his shoulders and laughing boyishly when the topic was mentioned. He was absorbed in his devotion to pretty Flossie and soon the general interest of the hotel centred on their approaching marriage.

There were special interests, however, which kept keen and constant to the pursuit and apprehension of the Montfort Gang. One day, as I sat idly in the Snore Corner of the office, lawyer Apgar again joined me.

"You didn't get to tell me about Mrs. Fythian, Sniffen," he said persuasively.

"Oh, are you on that still hunt yet?" I retorted rather pettishly. "I don't know that I have anything to tell. You can judge for yourself from her appearance. A rather flyaway young widow from nowhere, vain and fond of dress, with more money than sense. The type is common enough in any hotel. But there is no great harm in her or any of the rest of them, I guess."

"Goes abroad occasionally, and all that, I presume?"

"She was abroad last year."

"And Lascelles may have met her there and become entangled

with her and have followed after her in his mad incog, hey?"

"He was spoony enough before Flossie came," I admitted. "But you heard what he said about none of the women having a grudge."

"That's the English of it, Sniffen; he had an exalted example for such chivalry. But the woman, the woman who thinks she is wronged, mind you, never forgets or forgives. It looks like a plot against him which may turn out dangerous—Hello, what's that?"

There was a rumpus sounding that set us hurrying with many others into the bar and billiard room, there to gaze on an exciting scene. Grosvenor was standing in the narrow hall that led to the side door. His arms were folded; he was pale but calm. At his feet lay Tyler, the porter, profusely bleeding from a deep cut in the chest. In the room itself, a dark, slight man, foaming with rage, was still struggling with two employees who had wrested a dirk from him and pinioned him.

As the surgeon from across the street knelt by poor Tyler, and we turned inquiringly to Grosvernor, Mrs. Fythan rushed up wildly.

"Oh, Charlie, oh, darling," she gasped, clinging to Grosvenor's arm, "are you hurt, are you killed?"

"I might well be both," he said curtly, brushing her aside and addressing us, "if it hadn't been for that good black fellow. He stopped the madman just as he was about to stick me in the back when I was going out. Yes, he must be mad—I never saw him before. Oh, by the way, he shrieked something about my being an informer and traitor. He was wrong there—I never tell, and I do not betray, least of all with a kiss."

As he spoke these last words, he did turn slightly toward Mrs. Fythian, who had slunk back against the wall.

But I was too engrossed, then, in poor Tyler to heed what he said or what she did. I knelt on the other side from the surgeon, holding his faithful hand. His eyes were closed, he seemed unconscious; but as the bandage tightened he looked up at me and uttered, as one so rousing often does, his most secret, sacred thought.

"Don't let my dear little Flossie know," he murmured.

I looked around, appalled by the possible significance of these words, to gaze into Mrs. Fythian's mocking, snapping eyes.

"He doesn't know what he is saying," I faltered.

"But I do," she whispered; and off she flounced with an amused smile.

Then followed a month so tranquil that it often seemed to me

that my recollection of this incident must be that of a dream. The assassin, Brosius, as he called himself, was in jail awaiting trial. He had sullenly waived examination; he was as doggedly keeping mute. The lovers were in that ecstatic state which so generally precedes if it does not generally succeed the wedding day. Mrs. Fythian was as frivolous and gay as ever before, treating the approaching event with a sort of playful indifference which deceived the other guests if not herself. And Tyler, burly, black and faithful, was back again on his job under the curse of Ham.

In that breathless calm, then, which may presage a storm, the wedding day dawned. I was about my usual avocations of idleness when Grosvenor hurried up to me, plainly disturbed, with a letter in his hand.

"I wish you would tell me what in the deuce this means," he said.

I scanned the writing before I read it, feeling something sinister, cruel, almost inhuman in its fine, angular lines. It was unsigned, of course; but there was an unmistakable feminine quality to it which made it seem all the more abhorrent. And this is how it ran:

> "It is a sure sign of the taint of negro blood in one apparently a Caucasian, if there be a fine black line defining the white arc of the finger nails commonly called the half-moon. Look before you leap."

"It may mean just what it says," I hesitated.

"It means more," he cried. "Do you think I don't take the infernal inference as well as you do? But I don't give a damn—we are not so sensitive on the race subject as you Americans—" Yet he stopped irresolute. I could see the inevitable dread of it stealing over his face.

At this instant up stalked Miss Ridgeley, more gaunt, rigid and repressed than ever before. "Come," she said; and that was the first, last and only word I ever heard from her regarding the matter.

We followed to the pretty room, whose dainty settings were so harmonious with pretty, dainty Flossie. The girl lay on the bed in her wedding gown, a broken lily, immaculate; save that for the first time I noticed that the pearls of nails on the drooping hand each showed the half circle of a fine, black line, like the brand of the curse of Ham. She was dead.

While Grosvenor threw himself forward in wild despair, I picked up a sheet of paper lying on the floor, and, before I read it, I had felt, I had recognized that same fine, angular hand, so sinister, cruel

and absolutely inhuman in its abhorrent femininity. It ran thus:

> "Copy of letter this day sent to Captain Charles Lascelles, a son of one of the proudest English families of rank. 'It is a sure sign of the taint of negro blood in one apparently a Caucasian, if there be a fine black line defining the white arc of the finger nails commonly called the half-moon. Look before you leap.'"

Below, there was scrawled in tremulous characters, pitifully girlish, these words:—"I am so sorry that I am what I am. Flossie."

It needed not for me, as I turned away, to catch the sickish scent of chloroform, or for Miss Ridgeley, as tragic as the eldest of the Fates, to hold up an empty vial to know that Flossie was dead, by her own hand; because she had realized for the first time the curse of Ham.

As I opened the door, I started back, half conscious that a shadow had seemed to flit swiftly from it around the bend of the hall; but I was too absorbed with grief to give heed to the impression. Down in the office, lawyer Apgar bustled up in his brisk way.

"You must come with us to the finish, Sniffen," he said. "You thought I was wrong all along, but I knew I must be right. Mrs. Fythian sent the trunk to Grosvenor in the revengeful hope that one of the gang would kill him. Brosius has turned state's evidence. He says that her husband was the head of the Montfort gang. They trusted her and supported her in luxury. Come."

Again I followed, but now in the company of plain-clothes men from Headquarters and detectives from Scotland Yard.

They rapped, they beat on the door of Mrs. Fythian's suite. They forced a way into the front room. She lay horribly dead on the floor, as if twisted, as if broken, by giant hands. And then it was, I recalled more vividly the shadow that had flitted so swiftly around the upper hall, as if it had been listening—as if it knew what had been done and what it must do.

I said nothing about the conviction, and perhaps there was nothing in it, for life is full of shadows beyond interpretation. But Tyler, the porter, was never seen or heard of again.

Had his daughter been poor Flossie's mother? Had Miss Ridgeley's brother been poor Flossie's father? I never knew; I never tried to know. But I believe that this ignorant black man and this lonely white woman, each after his and her kind, had honestly striven to do his best by the victim of an inextricable condition.

A Dictionary in the Desert.*

BY ROBERT C. MC ELRAVY.

N the broad, oven-hot plain of the Arizona desert lay a man, stretched to the full of his generous length in the shadow of a spread of discolored canvas.

He was not suffering from hunger or thirst. It was merely an off day with Fred Haines, and he was luxuriating in idleness, so far as locality and circumstances permitted. At their mining camp, some distance away, his partner, Jack Winn, was shuffling about in a pretense of activity. But on the whole work was suspended, while they awaited delivery of some mining machinery from Tucson.

So Haines idled, mooning over a small volume in his hand, labeled on its grimy cover, "Webster's Pocket Dictionary." Nearby lay discarded copies of "David Copperfield" and a volume of Kipling's tales. Read and re-read, the freshness had gone from them. Hence the dictionary.

Combining all literature, he had never picked it up without finding in it some new, poignant interest. "Words, words, words!" Each time he found new ones he had never used in his days as a newspaper reporter and correspondent. The book's supply of orthography seemed as exhaustless as the yellow sands about him.

But sight of the dictionary always brought him a certain pain also. He never glanced at it without feeling the rebellious surge of old, half-submerged longings, which sent the blood creeping more rapidly along his stalwart limbs and into the rough, wind-beaten crevices of his healthy countenance.

Written on the inside page of the cover, in a flowing, feminine hand, were the significant words: "From Alice."

The dictionary, trivial as it was, had been the parting gift of Alice Trenmont.

There had been an engagement, a brief ecstatic year, in which he had wooed her with all the fervor and devotion of young love. Oh, the starry nights they had roamed together, the vows they had made,

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the songs they had sung! How they had plighted themselves to eternal love!

Then came his sickness—a galling, humiliating thing. Weak lungs, the doctor said. Might be fatal, certainly serious. He recommended the arid Western plains as a possible cure.

Manfully Fred Haines had faced the verdict. When he had won Alice, it had been in deliberate conquest. Another had desired her, a suitor well qualified to address her in every way. But she had given her heart to himself.

Now he had a physical fight upon his hands which he could not ask her to share. Impetuously, he did a characteristic thing. He wrote her full details of his illness, and released her from their engagement.

She had returned his ring, at his request, and with it came the dictionary. What it had all meant to her he could not know, for he had not heard from her again. She did not even know where to address him. Indeed, for three years now, there had been no definite place.

At first the gift of the dictionary had puzzled him. But he finally attached a certain significance to it. It suggested a continuance of his literary work. Futile suggestion! The loss of Alice, with all her love meant to him, had closed the door of such a career in his face, he believed.

Here he was now, strong and healthy in a physical way, and part owner in a paying mining property.

But he was not happy. Every page of the dictionary reminded him of her. He had given her her freedom, but he himself was still chained in the fetters of first love. Without her all else was as the ashes of dead fire.

Why had he not written her? Where was she now? Was she married to another? Had she forgotten him?

"Words, words, words!" How useless they all seemed.

Slowly the pages of the dictionary passed under his thumb. Often had he searched these pages for some further hint of her former affection for him. Oh, for a pressed flower in its pages—a four-leaf clover—a wisp of her brown hair!

Nothing. Nothing. The book was empty as the desert stretching about him.

He rolled over a little, so that his face came closer to the pages of the book.

Suddenly his eye was arrested by the single stroke of a pen under the word "that."

He started from his recumbent posture. Wonderful dictionary! Here was something he had never seen in it before.

Swiftly his eye flew down the page:

"Thatch, thaumaturgy, thaw," ran the words, in regular order.

Ah, here came the article "the." Under this was another pen stroke, a little faded and obscure now, but still discernible. It seemed to strike up at him like a heat wave from the burning desert.

On he read, word after word in the "t" columns. No further developments.

Hold a moment! Here's a word underscored, toward the last of the "t's"—"truly."

Perspiration beaded Fred Haines' brow. He was acclimated to the external fire, but this living flame of hope now springing up within him could not be controlled.

His fingers flashed at random through the book. What did the marked words mean? A message? Some oracle from the fount of love about to break the long silence?

Page after page at the beginning of the book developed nothing.

Wait—yes! Here's the word "never," underscored like the rest.

Four words now! He noted them down on a fly leaf with the stub of a pencil.

Then once more through the pages—slowly—so slowly.

Here's another! The word "has." Now altogether they read:

"That, the, truly, never, has."

No meaning yet. Tediously, painfully, he began again at the very first page.

The sun beat down with its hottest fire of the afternoon, seeming to render the canvas almost transparent. The twin flame within him blazed up feverishly to meet the other.

He ran over all of the "a's, b's, c's, d's and e's," with sinking hopes. Not a word was underscored.

Then came the "f's." "Faint, fashion, film, flash, fob, foe, follow—" No mark of any kind. Yes, here is another, the word "forgets."

He set it down and continued his examination of the book.

His hands were now dripping with moisture. Grime and dirt contaminated the pages as he turned them. He washed his fingers with water from his flask, though it could be illy spared for the purpose. The book must not be further soiled.

The list of "g's" developed no orthographical pay dirt. Again

fears caught him, but he went bravely on to the "h's."

"Habit, halve, haste, head, hear,—heart!" There was a word of words, blazing away like a gold nugget in the sun. Pay dirt, sure!

He set it down in nervous haste and continued the search.

It was long in coming, the next word, but at last his ravenous eye fastened upon it. The word was "loved." With what wonderful meaning could it be charged? The word shook him like a thing alive.

Dimly he discerned his partner coming up from the camp, between the clumps of sage brush and mesquite.

Back to the words he went, setting them down in the order he had found them:

"That, the, truly, never, has, forgets, heart, loved."

He studied them closely. Was this all?

Again his eyes roamed out to the mesquite. Memory caught him in its thrall—

He stood in the parlor of Alice Trenmont's home. There was a piano in the room—a girl was playing upon it—she was Alice. Against the instrument leaned a young man—himself. He was singing—an old, old song:

"Believe me, if all those endearing young charms,
Which I gaze on so fondly to-day,
Were to change by to-morrow—"

Yes, it was that old melody of Tom Moore's, he had used to sing. A sentimental ballad, surely, but full of simple beauty. The tune persisted in running through his mind—the girl looked up at him. "How beautiful the words are," she said, "and how true!"

"It is not while beauty and youth—"

His lips were carrying the words now, but his voice was low. Something, an unnamable tightness, seemed clutching at his throat.

"That the fervor and faith of a soul can be known—"

What could it all mean? God! Is this it? Yes! Yes! Here they come—the words, in order:

"For *the heart that has truly loved, never forgets!*"

His voice broke into a choking sob.

She was true, then! She had never been anything but true!

His partner, approaching slowly, found him kissing a small book rapturously. He was laughing and crying like a man possessed.

Jack Winn nodded his head gravely. He had seen men taken this way in the desert heat before.

"Why, what's up, old fellow?" he asked, blankly.

Fred Haines sobered a little; then waved the dictionary in his hand aloft.

"You'll have to spare me from the work awhile, partner," he shouted. "I'm going back East as quick as I can strike the railroad—You see I left a girl back there three years ago, and I think—I hope—she's waiting for me."

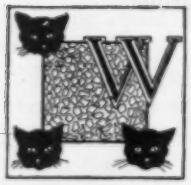
"What makes you think that?" questioned his partner.

Haines held the dictionary aloft a second time.

"I've just had a message from her," he said.

Their First Lesson.*

BY THOMAS L. MASSON.



HEN Mr. Timberly got home his wife was all in a flutter.

"I've just received a letter from the Van Rudds," she said, "which says that if agreeable they will spend to-morrow night with us, as they are sailing for Europe next week. You know I have been after them for some time to visit us. Oh, dear, isn't it awful?"

"Didn't you want them to come?" said Timberly.

"Of course. But, dear me, they are so terribly particular, and they've always had everything, and then their living in town all their lives has made them so exacting."

"Never mind!" said Timberly, cheerfully. "We are as good as they are; I wouldn't put myself out."

"But we must do the right thing."

Mrs. Timberly immediately replied with a warm note saying she would expect the Van Rudds on the four o'clock train and added that she would meet them at the station.

The next morning early she completed negotiations with Eliza, a professional waitress who was employed for emergencies of this kind by Mrs. Timberly and her neighbors.

Then Mrs. Timberly went to the local garage.

"I want the nicest looking and most reliable machine you have," she said to the manager.

"Yes, madam," said the manager. "How large — that is how many cylinders?"

"Oh, the greatest number of course. The very greatest number there are."

Mrs. Timberly was ordinarily a conscientiously economical person, but this was a case where money was no object compared

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with the noble end in view — namely, to make a good impression upon her friends.

"The highest number we have is four," said the manager, with a smile. "There are six and eight but you wouldn't know the difference unless you were an expert. Here is the machine we employ for such purposes as you desire. It will hold five people nicely."

He waved his hand toward a mass of brilliant carmine and brass that presented an imposing appearance.

"That's fine!" nodded Mrs. Timberly approvingly, looking it over. "And of course we want a chauffeur. I have some friends coming from town," she added, confidentially, "and — "

"I understand," said the manager. "We are doing this thing every day. No one will know so far as *we* are concerned," he said significantly, "but what this is your own private affair. We can even," he whispered, "put a monogram T on the side. It would only cost fifty cents more."

"I hardly think that will be necessary," said Mrs. Timberly. She was willing to pay five dollars an hour for the machine, but, as she explained afterwards to her husband, she really didn't think she could afford that T. (Possibly you have in the course of your life seen a woman like this.)

"You must have the machine at my house at half past three sharp," she said.

"Very well," said the manager, "you can count on us."

Mrs. Timberly, delighted with her arrangement — for the auto was certainly a "stunner" — hurried home to put the house in order and prepare for her guests. All day she worked, until at half past two she began to array herself as appropriately as possible, putting on veils and hats and coats to look like a seasoned automobilist.

At 3.30 she was ready, waiting at the window, her heart beating with anxiety and anticipation. Her husband was to come out on the same train with the Van Rudds.

Suddenly there was a sound. A strange object was clanging along the street, a dull gray, muddy looking thing. Mrs. Timberly could scarcely believe her eyes, as with a despairing snort, as if expiring, it stopped in front of the house.

She ran out to the gate. The chauffeur, a good-natured looking fellow with a black leather suit on that gave him the appearance of a tunnel worker, doffed his hat.

"Sorry, mum," he said, with the air of a lecturer who by long practice had learned his part, "but this is the best we could do. The manager told me to tell you that the other car — the one you saw — broke down. Of course we're bound not to disappoint you. We *never* do that. But don't be afraid."

He swept the ancient affair with his right hand.

"This car of course ain't much on looks. She's a bit slow, but strictly reliable, mum, and she'll hold five with a little squeezing in back."

While he made his placating speech, Mrs. Timberly's lips quivered with rage and disappointment.

"Go back," she cried. "I never could be subjected to such a humiliation. How awful! Go back and tell your manager — "

Then she paused. She remembered dimly that she had positively assured the Rudds she would meet them at the station. The unsightly station hacks were out of the question. No time even to order a livery carriage. There seemed no help for it.

"How many cylinders has *It* got," she asked fearfully.

"One, mum," said the chauffeur, patting the battered tin hood in front affectionately with his hand. "But she's a dandy!"

"Could you," asked Mrs. Timberly, leaning forward with half parted lips, "get up the Hospital Hill?"

This famous hill was known for miles around. It wasn't so terribly steep as it was long.

The chauffeur met her gaze frankly.

"How many will there be of you, mum?" he asked.

"Four. My husband and two others besides myself."

The chauffeur gazed at the machine. There was indeed room for three people on the rear seat, provided they were small, but on the seat in front next to him, a fairly fat man could sit.

"Might I ask, mum," he said, "if they are *hefty* people?"

Mrs. Timberly paused before replying. The consequences were momentous.

"Well," she said, "the gentleman is thin, but the lady is somewhat stout."

The chauffeur paused thoughtfully. With the Hospital Hill in his mind's eye, he was making a mental calculation. Then he smiled cheerily. He was a thorough optimist.

"We'll do it!" he exclaimed. "Don't you worry, mum. I can get more out of that car than you'd think to look at her. And now we'd better start. It's quarter of."

Mrs. Timberly stepped into the car and sank back luxuriously but painfully on a set of creaking springs that bunched themselves under the leather seat. The chauffeur, putting all his strength on the turning handle, at length succeeding in starting the engine. There was a horrible subterranean noise and they moved slowly down the street.

In front of the railroad station they waited for a few moments, Mrs. Timberly now wretched with misery, yet bravely trying to appear composed.

The train came in.

Mr. Timberly could be seen as he bounded off the car. He turned, helping off the portly Mrs. Van Rudd. This lady, it need scarcely be added, was the immediate object of the chauffeur's careful scrutiny. Mrs. Timberly, also inspired with a kindred idea, leaned forward and whispered to him.

"You can take us right home. We won't go up the Hospital Hill."

"All right, mum," said the chauffeur, with an air of relief.

Mrs. Timberly got out and hurried forward to meet her guests.

"So good of you to come."

"We've been looking forward to this for some time," puffed Mrs. Van Rudd.

"Yes, indeed," piped up Van Rudd.

Timberly, coming back from giving the Van Rudd's dress suit case to an expressman, gazed meaningly at his wife. He had taken in the car at once. She gazed meaningly back, trying with frantic mental insistence to make him understand the situation.

"Get right in," he said to the Van Rudds. "I'll sit in front."

The chauffeur now asserted himself politely.

"Beg pardon," he said, "but if the lady don't mind — "

Mrs. Van Rudd, schooled in amenities, understood, as she also looked at the car,

"Certainly!" she cried. "I love to sit in front. I always insist upon it."

"Are you sure?" asked Timberly — as if he and all the rest of them didn't know that, unless she did sit in front, she'd have to walk. "Are you quite *sure* you'd like it?"

"Oh, dear, I dote on it."

She was helped in, the rest were seated, and the spasmodic efforts of the chauffeur were at last rewarded. The car began to quiver under them.

"And now!" exclaimed Timberly, his enthusiasm getting the better of his acuteness, "where shall we go?"

Mrs. Timberly tried to catch his eye, but in vain.

"Go!" she exclaimed, "why home, of course. These people are awfully tired I know. The ride out —"

"Nonsense, my dear. Easiest ride in the world, no dust, splendid seats, thirty minutes from the City Hall —" Timberly was unconsciously lapsing into a suburban vernacular.

"What do you say, old man?" he asked, turning to Van Rudd. "Don't you want to take a spin about?"

"Sure!" replied Van Rudd.

"I've always wanted to get an idea of your charming country," piped Mrs. Van Rudd. "It's so nice, you know," she added, "to picture in one's mind just what your friends are doing."

"That settles it!" said Timberly, looking at his wife triumphantly, as if he had won a great victory. "Driver, go around by the hospital. *There's* a view for you!" he exclaimed. "You can see for miles around!"

"Oh, I do so love views!" shouted Mrs. Van Rudd, her voice in keen competition with the chug chug of the car.

As they chortled along, Mrs. Timberly, suffering with every pulsation, was inwardly wondering how Eliza, the professional waitress, was getting on with the dinner table.

They approached the Hospital Hill. As they started up, the chauffeur bunched himself into a hard knot, put on the low gear, and set his feet firmly on the brake.

There was a slight pause in the conversation — one of those conscious pauses that occur as if by mutual consent.

"Are we going up there?" asked Mrs. Van Rudd, gazing at

the long upward stretch. Louder and more strained grew the pulsations.

"Yes'm," said the chauffeur with a sepulchral voice, "that's the intention."

Mrs. Timberly tried to keep up an appearance of gaiety, but her voice almost failed her. Timberly tried to break the embarrassment.

"I guess," he said to the chauffeur, "the machine needs going over, eh? She's not doing so well as she ought."

The chauffeur pressed his lips together. His pride was touched. "She's doing *great*," he replied, over the noise of the grinding of the gears. He glanced meaningly at Mrs. Van Rudd.

"Think of the heft," he added.

Indeed, it was a wonderful contest. Slowly they rose, as the car groaned and plugged desperately along up the grade. All were silent now. No one, in the face of a common danger, had voice to speak.

They were half way up. The tall tower of the hospital could be seen on the other side of the brow.

"Great view!" whispered Timberly, leering pleasantly, like a half drunken man.

The car was acting more spasmodically every moment. Mrs. Van Rudd turned pale.

"Mercy!" she cried. "We're going to stop. Oh! Oh!"

And then, with a final snort, stop they did.

The chauffeur, evidently used to such crises, bore down on the brakes, which fortunately held.

They all sprang out. It was hard to say where the tension had been greatest — on the machine or the people in it.

Mrs. Timberly was now semi-hysterical from fright.

"I told you," she said to her husband, "that we wanted to go home. But you thought *you* knew."

"There! There! dear," said Timberly, "it's all right. What shall we do now?" he asked the chauffeur. "We can't walk back."

The chauffeur was undaunted. Indeed, his professional eye lighted with honest pride. He alone realized what that little car had done. She had gone nearly four hundred feet farther up than he thought possible.

"If you gents don't mind giving me a lift," he said, "I'll turn her around. She'll go fine down hill," he added with a twinkle.

"Awful sorry to have this happen, old man," said Timberly to his guest.

"Nonsense!" replied Van Rudd. "Think of the appetite we'll have for dinner. I love adventures, anyway."

By pulling and hauling, they at last got the car turned around. Then once more they all stepped in and coasted grandly down. No further attempt was made at scenery. They "plugged" for home.

"Oh, what a charming place you have!" said Mrs. Van Rudd, as with a sigh of relief she stepped out of the car.

As they entered the house Mr. and Mrs. Timberly, with an appearance of modesty, explained its many and varied advantages.

Mrs. Van Rudd, a person of considerable experience and tact, enlarged upon the theme.

"Really, my dear, you have a charming place. The arrangement of the rooms is *so* artistic — and thoroughly practical, too. And how harmonious your color scheme is! What taste you have displayed!"

"*We* think it's rather nice," said Mrs. Timberly, purring with honest pride. "But I will show you to your rooms," she said, as she led the way upstairs, followed by her dusty guests.

This ascent led to renewed bursts of appreciation on Mrs. Van Rudd's part.

The moment the door closed behind her, Mrs. Timberly flew down stairs to see to the domestic arrangements. At the foot of the stairs she was confronted by her husband. His face gave him away.

"Eliza has skipped."

"What can you mean?"

"Fact. Julia just told me."

Julia was their cook, and indeed for some weeks past their maid-of-all-work. She was now in the kitchen engaged in multifarious duties of preparing the elaborate dinner Mrs. Timberly had scheduled for seven o'clock.

"Gone!" she exclaimed. "What has happened?"

"Why it seems that Eliza has a mother who has heart disease — that's the reason why she doesn't get a regular job. Well, about an hour ago the telephone rang and her next-door neighbor said that her mother had had a bad turn — so of course Eliza just dropped everything and ran."

"But what are we to do!" exclaimed Mrs. Timberly. Oh, it's just terrible! Everything has gone wrong. Julia simply can't. She has got to be in the kitchen. Besides, she isn't presentable. What *shall* we do?"

She clutched him by the arm. "Can't you think of something?" she said, desperately.

Timberly, although in every other way a man of independence, was almost completely under his wife's subjection. He lived only to please her and make her happy. Although he had inwardly resented the atmosphere of deception with which they had become suddenly enveloped, even his short married experience — they were both young — had taught him it was better to submit.

"We *must* do something," he whispered, tensely. Suddenly he looked up and his eye lighted on the machine, still standing in front. He remembered that he had not dismissed it.

"Why not get *him* to help us out?" he said, nodding toward the chauffeur.

Mrs. Timberly's eye followed his gaze. "How absurd!" she exclaimed. "You must be crazy. He knows nothing about it — he wouldn't do it anyway. Besides, they would recognize him. If *that's* the best you can do — "

Timberly glanced at his watch. It was after six.

"It's either that or nothing," he said. "You can take your choice of him, or passing things back and forth. Eh, my dear!"

He began to mimic.

"Excuse me, my dear Mrs. Van Rudd, may I trouble you for the butter? Pass up your plate, Van Rudd, old boy, and let me fill you up with these fresh peas. Will you have — "

His miserable and agonized wife cut him short.

"Stop!" she cried. "It's too awful. Do anything. Only hurry!"

Timberly hastened out to the front gate. The chauffeur, with his knees screwed up in front of him, was reading a dime novel.

"Look here!" said Timberly, "that was a nice trick you played on us, getting stuck on that hill."

"Didn't I tell the madam," grinned the chauffeur, "that it was doubtful — especially with that fat lady? Say! She done the best I ever seen her do — why she ain't built for only four anyway."

"You mean the car I suppose. Well you ought not to have done it, even if I did tell you to. You knew better than I. You didn't send the right car anyway. And it seems to me under the circumstances that you owe me one."

"The automobile game is pretty uncertain," replied the chauffeur, "but I guess the boss'll be square about it."

Timberly leaned over.

"That isn't the point," he whispered. "We're in a bad way. We asked these people out to dinner, and our waitress has skipped. Now can't you come in just as if you belonged to our family and do the butler stunt? They'll never see you again anyway. All you'll have to do is to wait on the table. Perhaps you've done it some time or other."

Timberly fixed him with a magnetic eye.

"You've got to!" he said.

"Ha! Ha! Look at me togs! Look at me hands."

"Have you ever waited on the table before?"

"Onct — long ago."

"All right. Here's five dollars. Now you drive over to Byrd's dry-goods store on Main Street and get a white duck coat and some white cotton gloves and get right back. You've simply *got* to help us out. I'll give you another five. You owe it to me."

The chauffeur started to crank up the car.

"You've got me running," he said. "But I'll be durned if I ever thought I'd come to this."

"Don't fail us. Get back quick. Leave the car in the back yard."

Timberly rushed back into the house.

"It's all right," he said. "He's waited before. I've sent him for a coat. He'll be back in ten minutes. Come, we must dress."

Upstairs they flew, and so rapid were their movements — for

they had been catching trains all their married lives — that in fifteen minutes they were ready for the evening.

Mrs. Timberly hurried down the back stairs in her evening gown. She almost embraced the chauffeur, who now stood waiting in the butler's pantry.

"It's lovely of you to help us out," she exclaimed. "I don't know what we should have done. Eliza never failed us before — but of course it wasn't her fault. Now you understand, do you? Mr. Timberly says you have done it before."

The chauffeur grinned sympathetically. As a matter of fact his experience had been in a western railway restaurant years before. "It was a long time ago," he said. "But look at me, mum. I'm all right from me waist up — like a mermaid, eh? But — could you lend me your husband's pants?"

Mrs. Timberly gasped as she gazed at his puttees. There was no doubt that their impromptu butler had a gastronomical upper half and a gasoline lower half.

Calling her husband, the change, with his assistance, was soon made, and after a few whispered directions, Mrs. Timberly swept into the parlor. She was in the nick of time.

Mr. and Mrs. Van Rudd, spic and span, were, at that instant, descending the stairs. It was five minutes after seven.

Greetings were exchanged all around.

"Such a delightful ride! The break down? A mere nothing. One always expects that you know."

"Such a nice outlook you have here."

Thus, exchanging pleasantries, they chatted.

Doubtless, dear reader, you can see Mrs. Timberly sitting there, a sort of perpetual smile on her face and a seething volcano in her heart, nodding approval at every remark by Mrs. Van Rudd. And you can see the two men, launching at once into business — that perpetual refuge of American men at dinner parties; while the clock ticked on.

Suddenly the door was thrown open; a figure stood on the sill. There was a deadly pause. And then a loud voice spoke.

"Dinner now on in the dining-room!"

Mrs. Van Rudd, prepared for every emergency, rose quickly.

"I'm so glad!" she exclaimed. "I'm awfully hungry."

"Please don't mind our man!" whispered Mrs. Timberly, doubtless feeling, as they passed in, that some explanation was necessary. "What an awful thing for him to say! But it's so hard to get good servants."

"My dear child, don't think of apologizing. Of course I understand," as with a shudder which she carefully concealed, she recognized the chauffeur.

They all sat down.

"How lovely your table looks!" said Mrs. Van Rudd approvingly, feeling a sort of responsibility to make her hostess as much at ease as possible.

The acting butler had two good points, even if he was inclined to abuse them: He was unembarrassed, and he was quick.

The oyster plates were whisked off almost before the oysters had time to disappear down the throats of the guests.

And the soup was whisked on with equal celerity. Indeed, scarcely a minute had passed before an atmosphere of suppressed excitement seemed to hang over the table. There seemed to be no time to lose. It was quite evident that, as explained afterwards, their new butler's training in the afore-mentioned railroad restaurant had given him a peculiar mental atmosphere, which now, after the lapse of years, returned in its full vigor. Mrs. Timberly's whispered, "Don't hurry" had only a momentary effect on him.

His enthusiasm, his energy, were boundless. And his pride in his new avocation, his sympathetic ambition to help out the Timberlys, developed itself in his artistic efforts at ornateness.

When he poured out the ice water, he held the pitcher as high in the air as possible, and with the ease and expertness of a metropolitan soda-water clerk, allowed a stream as thin as a clothesline to patter like a miniature waterfall, into the glass. His great hands, enveloped in the white cotton gloves, flew over the table like angel's wings.

"Have some butter, sir," he said to Van Rudd.

"Right here with the bread, mum," he said to Mrs. Timberly.

And "Coming Ma'am," a moment later, as she tried to fix him with her eye.

By this time Mrs. Timberly was reduced to a state of mental

pulp. Her eyes glittered mysteriously. Her voice grew higher.

And Mrs. Van Rudd, alive to the danger, tried to soothe her.

"How charming everything is! How I do love home cooking!"

The dishes for the third course had been whisked off, and according to the eastern time of the railroad schedule that the chauffeur had established, the roast beef, mashed potato, cauliflower, stewed tomato, pickled peaches express was now due.

There was a pause.

What had happened? Had there been a wash-out on the line? Certain ominous clatterings indicated that the chauffeur was at least not idle. Could it be —

But no! Suddenly the swinging door leading into the butler's pantry flew open, impelled by a vigorous kick from the inside.

And through this door emerged the chauffeur.

His right hand was above his shoulder — its palm horizontal. And on this palm was a tray — a huge japanned tray about three feet in diameter. Piled high on this tray was a mountain of dishes, arranged artistically, like a pyramid.

For an instant he stood there and like the strong man in a museum, lifted the tray rhythmically up and down to the accompaniment of an imaginary orchestra, merely to show he could do it.

Then he staggered toward the serving-table to deposit his burden thereon.

Mrs. Timberly sat, transfixed with horror, and her guests, fascinated by the wonderful feat — which they afterwards acknowledged, they had never seen eclipsed — gazed at the chauffeur in a fearful silence.

And then, at the psychological moment, just as the chief protagonist in this tragedy was about to slide the tray off his right hand and receive half the weight with his left preliminary to depositing it on the serving-table, Mrs. Timberly, her lips parted in anxiety, started forward.

"Oh, *do* be careful!" she exclaimed.

That settled it.

The chauffeur, disconcerted by the suddenness of the remark and doubtless also being too confident of an art that he had not practiced for years, lost his grip.

The huge tray started on the down grade. Alas! there were no brakes to apply.

There was a frightful crash, and the roast beef limited special, with all its many colored passengers, lay a complete wreck on the rugs.

At this instant, mingled with what seemed the cries of the wounded, came a despairing shriek.

Poor Mrs. Timberly rose in her seat, and having uttered this last cry, promptly fainted dead away.

. . . . . .

The next day Mr. and Mrs. Van Rudd, having arrived, both somewhat fatigued, at their house in town, talked over the sad affair.

"Really, I'm all fagged out. It will take us a week to get over this. Indeed, my back, I am afraid, is permanently strained from pushing that machine. How do you account for it?" said Van Rudd. "Now they are both at heart simple, nice people. If they had just been themselves, had taken us for a quiet walk before dinner, and had had a plain steak and rice pudding affair, we could have had a natural visit with genuine comradeship thrown in. Why under heavens, my dear, did they try to appear other than they really are?"

Mrs. Van Rudd, who had traveled widely and reflected, sighed with real sympathy as she thought of their discomfited friends — who persisted, indeed, in taking the matter to heart, even though, the next morning, she had done her best to smooth them down.

"I don't think *they* are to blame, dear," she replied. "You must remember that they are both young, and that they live in an American suburb. They'll get over it. Perhaps this is the only lesson they will need. The next time we visit them they may be so simple and natural that we'll just *hate* to come away."

Van Rudd smiled knowingly. "Well!" he exclaimed, "let's make our next visit far enough ahead to be quite certain of this."

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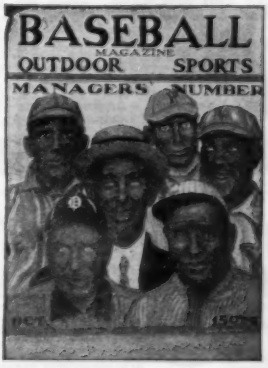

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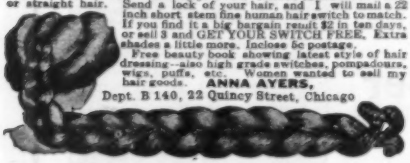

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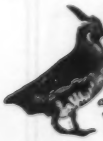

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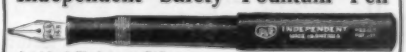

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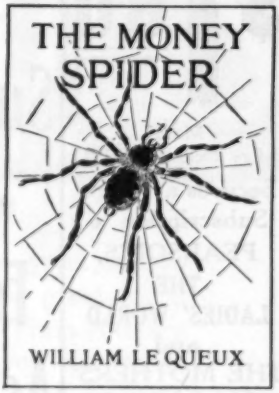

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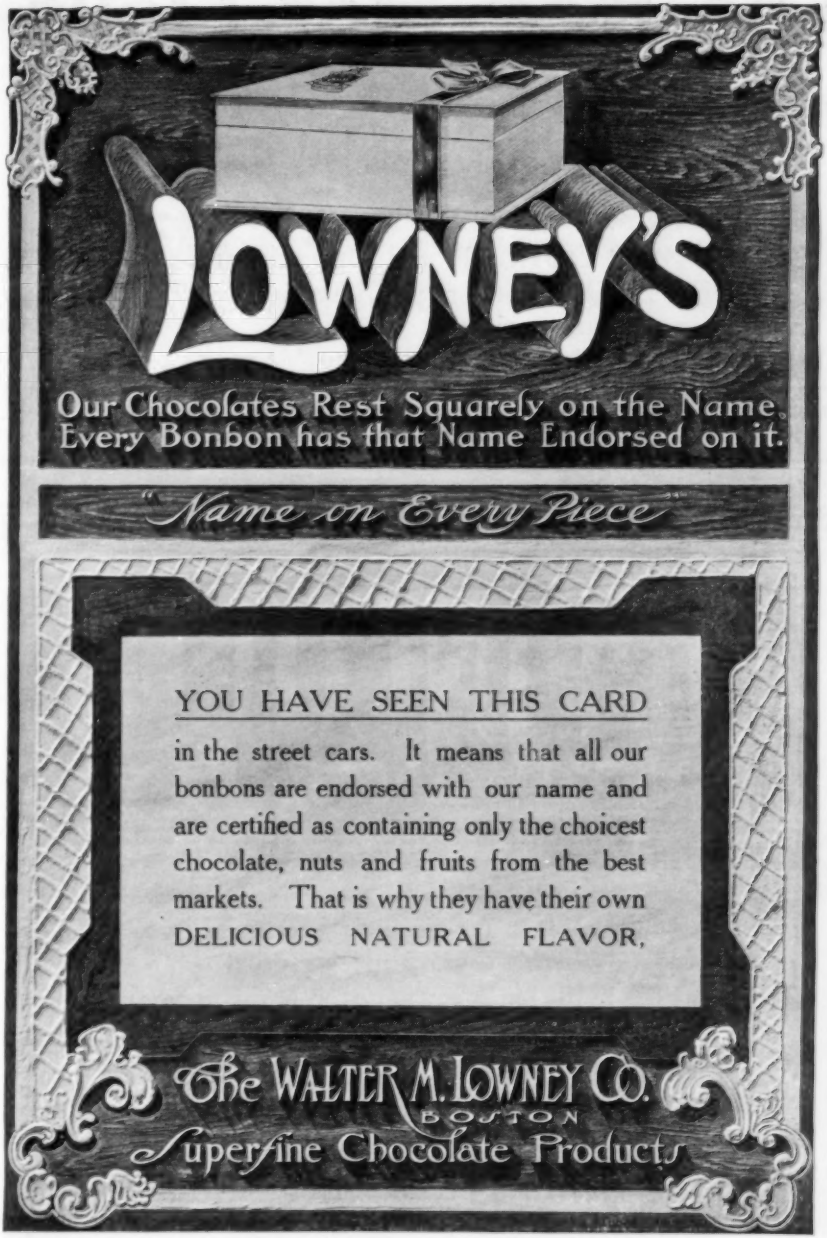
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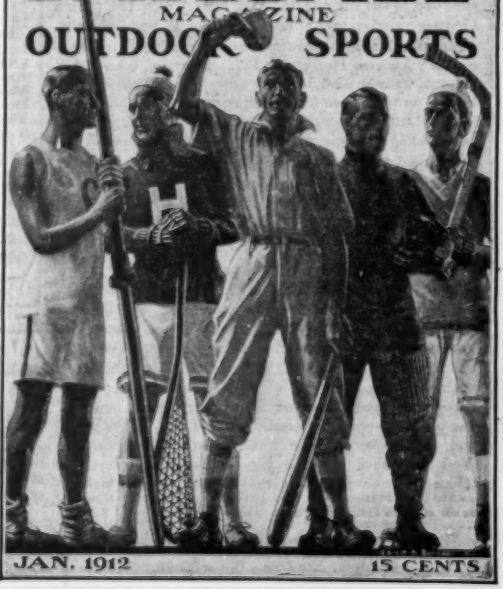

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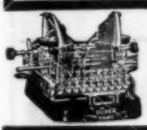

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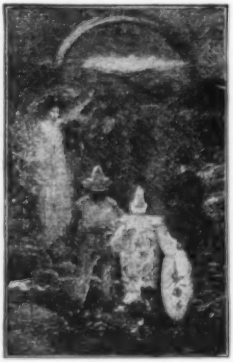

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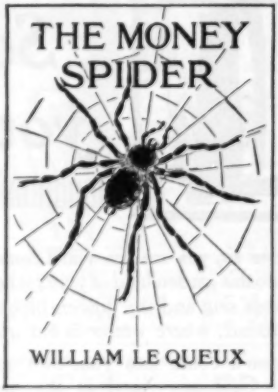

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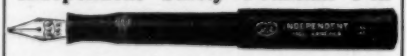

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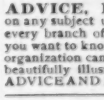

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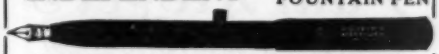

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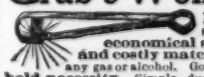

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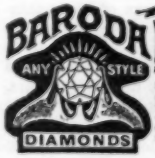

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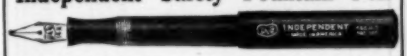

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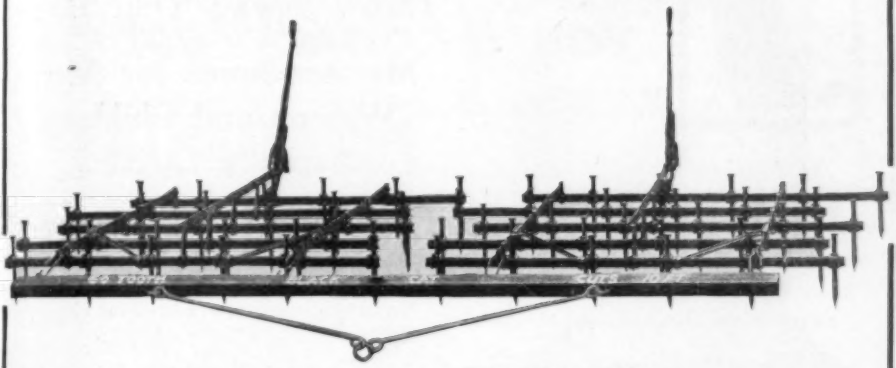

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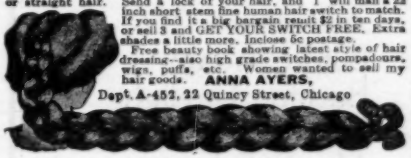

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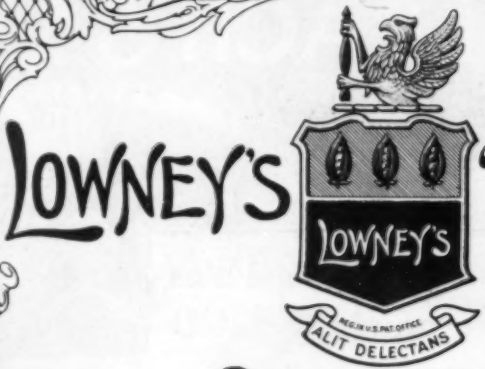

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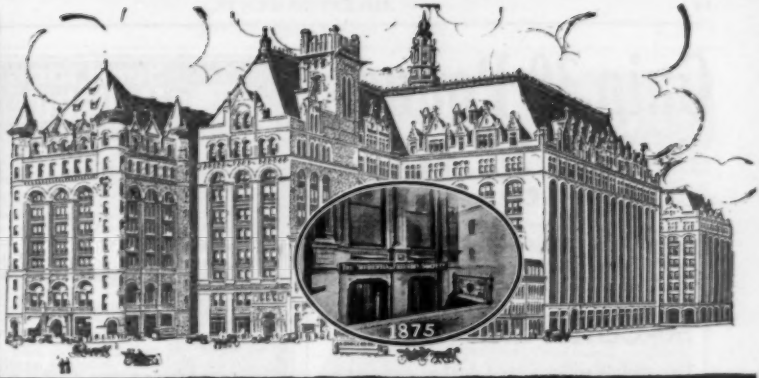

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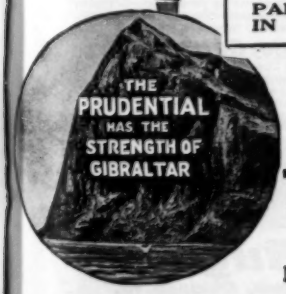

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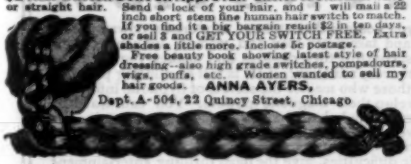

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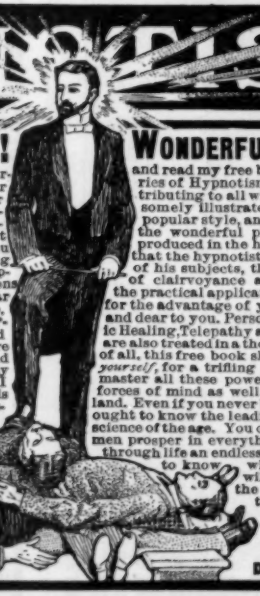

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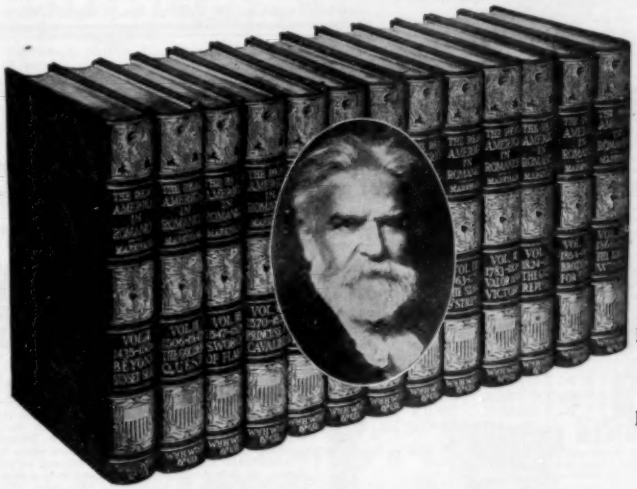

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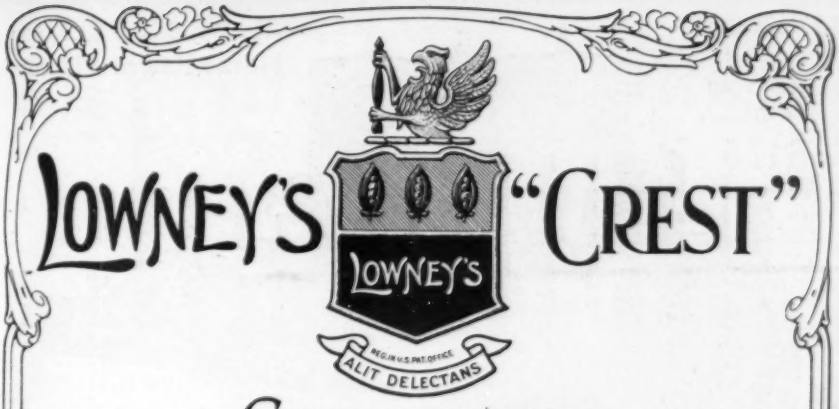

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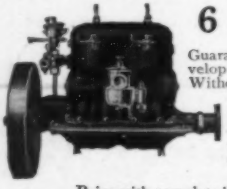

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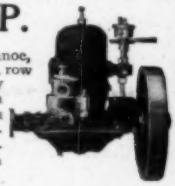

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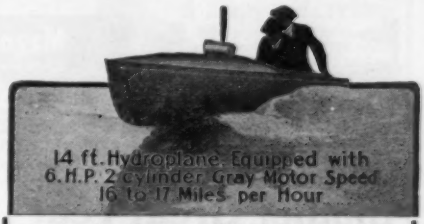

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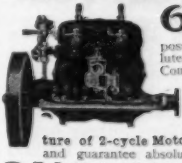

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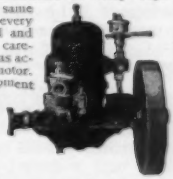

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Michigan Steel Boat Co., 1385 Jefferson Ave., Detroit, Mich., U. S. A.

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President Forrest F. Dryden of The Prudential Insurance Company of America has just issued to policy holders The Prudential's report for 1911.

The report shows that the Company now has over two billion dollars insurance in force on over ten million policies. The increase in insurance in force in 1911 was over $167,000,000. Policyholders were paid in 1911 over $27,000,000.

Life insurance is a recognized necessity and one of the few items in the family budget that cost less to-day than in former years. The expense rate last year was reduced in both the Industrial and the Ordinary departments by means of rigid economy in every item.

Concerning the assets, Mr. Dryden says: "The assets of the Company on December 31, 1911, were conservatively valued at $259,186,137.17. These funds are invested in securities of the highest grade, purchased under most favorable conditions, with the certainty of a satisfactory interest return.

"At the end of 1911, the Company's liabilities were $240,999,091.60, of which the most important item is the policy reserve, amounting to $202,909,823.00.

"The Company's liabilities include $29,567,326.51, of which $4,750,144.00 is payable in the form of policy dividends in 1912 and $24,817,182.51 apportioned to date to participating policies and payable as policy dividends after 1912."

Concerning the taxation of life insurance companies, the President says:

"The Company owes it to its policyholders to call attention again to the question of life insurance taxation and to urge their active interest in this important subject. The growing burden of taxation—federal, state and local—materially offsets the saving in expenses brought about through strict economy and increasing efficiency. Since ALL INSURANCE TAXES ARE PAID BY THE INSURED, the question of over taxation is one of truly momentous importance to every policyholder, whose hearty co-operation is required to bring about a much-needed reform."

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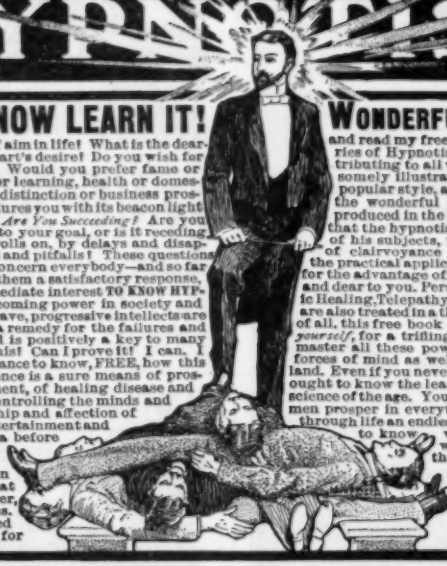

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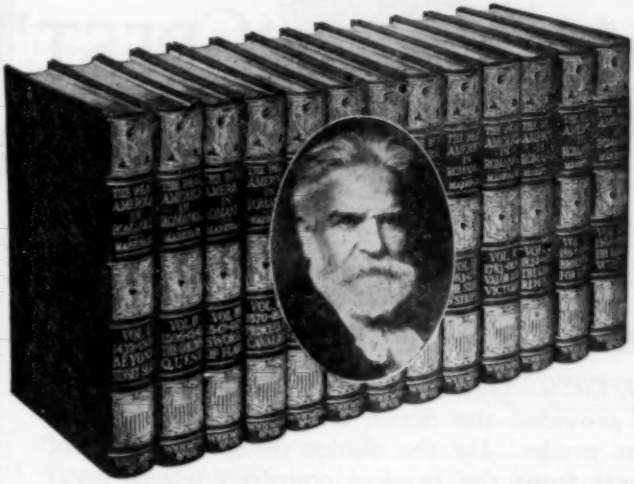

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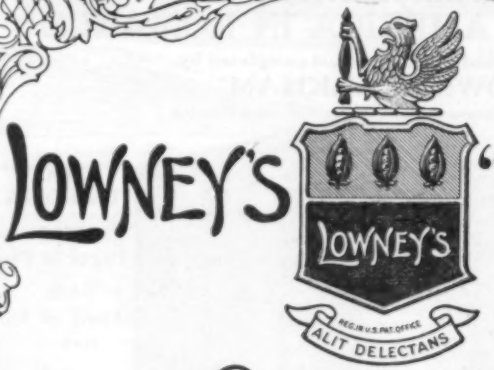

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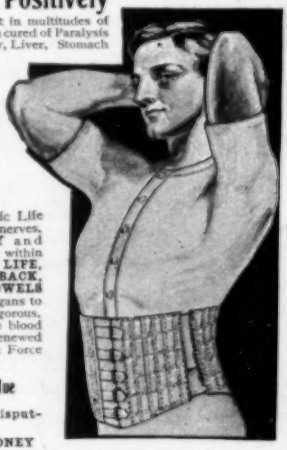

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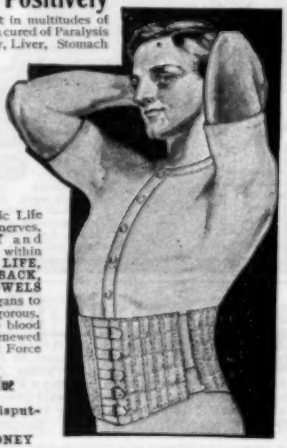

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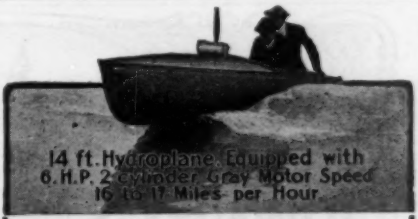

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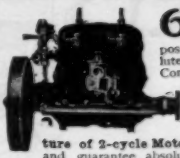

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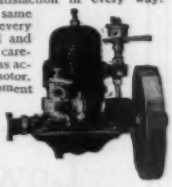

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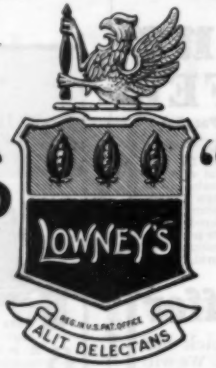

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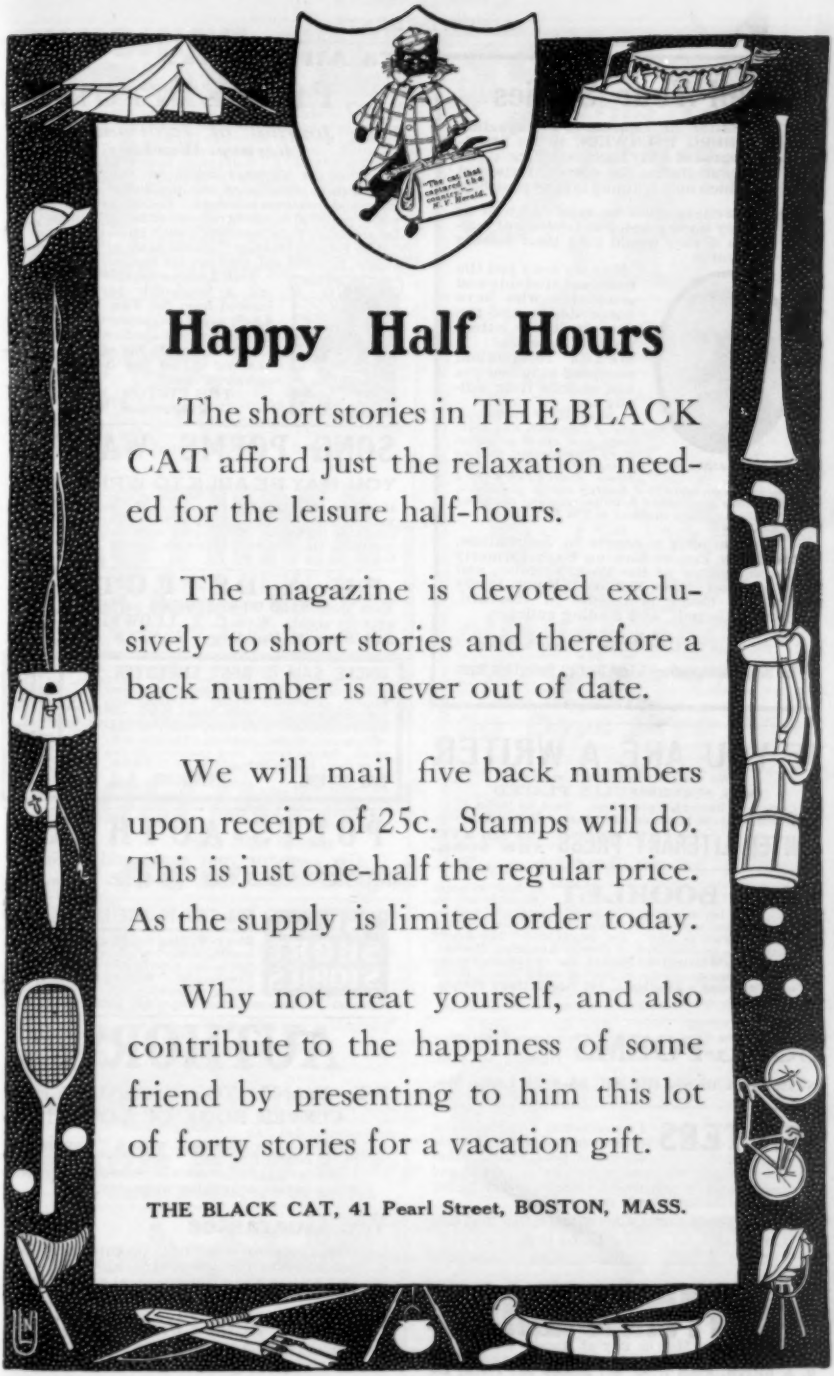

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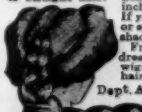

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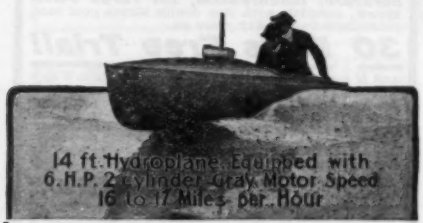

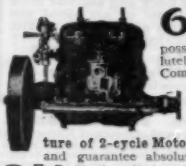

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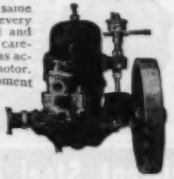

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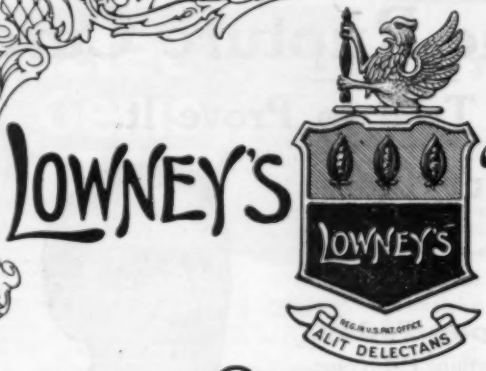

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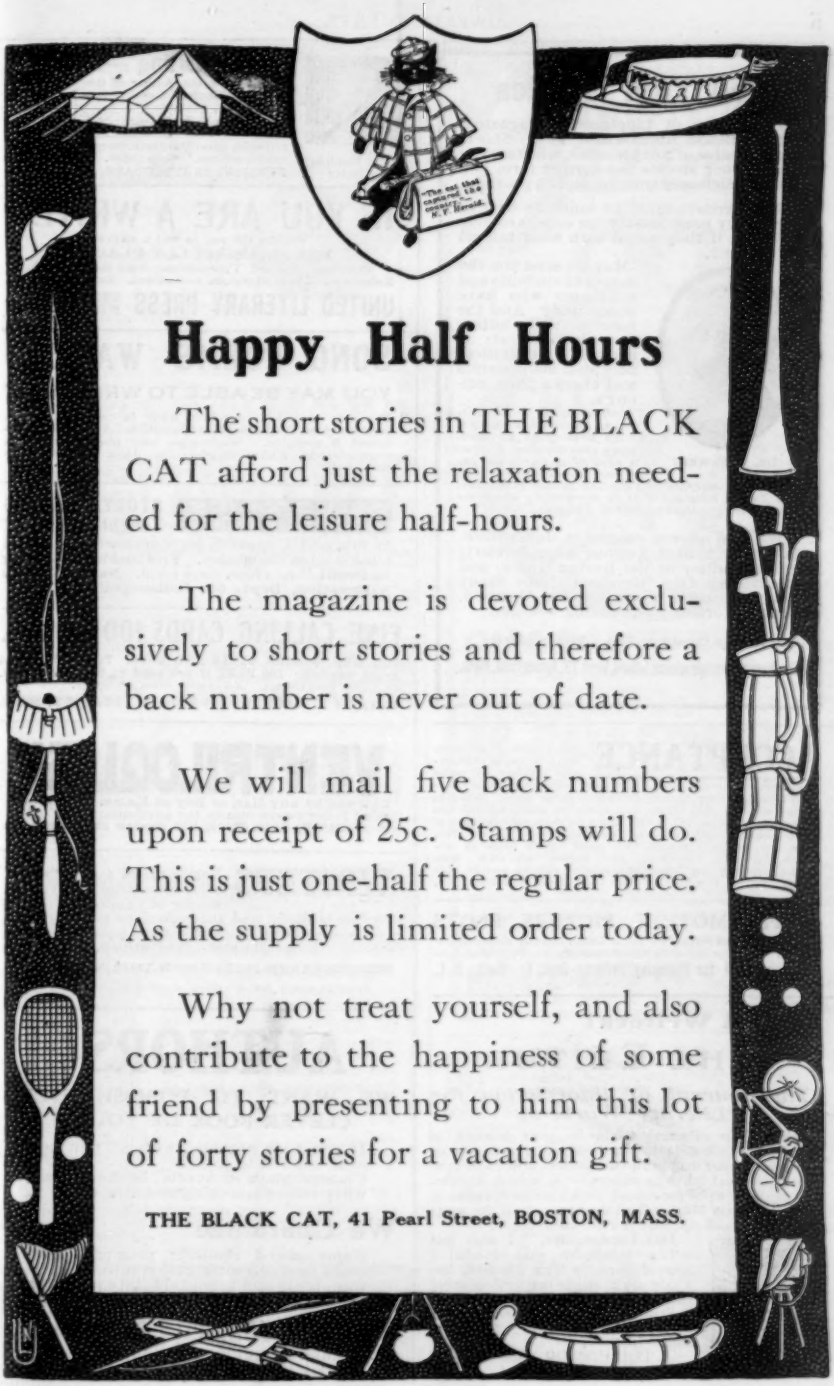

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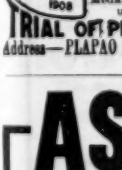

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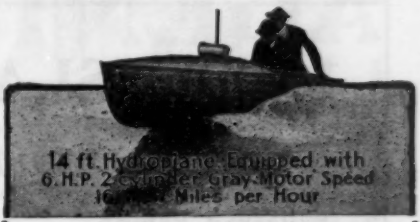

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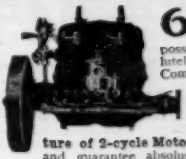

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Lowney's "Crest" Caramels, ½ lb., or 1 lb., at $1 a pound.

Lowney's "Crest" Nugatines, ½ lb., at 50c for the half-pound.

Also, Lowney's Fancy-Full, no cream centers, 1 lb., 2 lbs., 3 lbs., or 5 lbs., at 80c a pound.

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